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The Millionaires of Cobalt

By G. B. VANBLARICOM

HOW many millionaires has Cobalt produced?

The halo of adventure and romance is around every mining camp. What tales of blasted hopes and dire poverty, what stories of sleepless nights, bodily stress and mental torture could be disclosed. Of these, the outside world hears little and, perhaps, cares less. The record of wealth, achievement and success forms the only pleasing picture, luring on the buoyant, expectant spirit in the hope that he, too, may realize some day and realize handsomely.

Wall Street is not the only throbbing, seething centre where fortunes of immense proportions are reared or dismantled. The average mining camp can also its stirring incidents unfold. Cobalt has produced its millionaires—many of them. The majority are earnest, active Canadians, who, five years ago, little dreamed that fate held for them so cordial a welcome. The big camp was not founded in a day, neither were these fortunes piled up in a night.

The greatest silverized belt in the world has been styled the poor man's camp. By this is meant that he of meagre means had as favorable an opportunity of securing riches as his more independent brother. In mining projects it appears to be a law of universal ex-

perience that it is not the venturesome spirit first on the ground, the rugged weather beaten prospector on the lone trail, who is destined to strike it the richest. Frequently he grows tired of waiting, has no influential friends, and sees no immediate hope of becoming master of the situation. Wary of the struggle, despair filling his soul, he reluctantly comes to the conclusion that ready money in the pocket is preferable to undeveloped treasure in the ground. He disposes of his holdings for a few thousand dollars to the capitalist, the broker, the promoter or the syndicate lawyer. It is then that a company is formed, the property capitalized away up in the millions, a shaft sunk and pay ore struck, next the stock begins to soar, investments pour in and fabulous sums are soon within reach of the few who have engineered the proposition. To the untiring, plodding, prospector or pioneer, who roams the streams and woods in search of hidden treasure, enduring untold hardship and misery, the greatest amount of credit for the mineral wealth of the world is due, but that is another story.

How did the millionaires of Cobalt acquire their wealth? In many instances it is a narrative of faith, courage and foresight leading up to human achievement and realization, rather than a run



The Bath

After the Painting by Paul Peel in the National Art Gallery, Ottawa.

Photo by Trusky.



W. G. Trethewey

Who After Making Millions in Cobalt has Gone
in for Mixed Farming

of luck or happy chance. These men, in the majority of cases, are brilliant exponents of success which has been aptly termed—"knowing and doing the proper thing at the proper time." Many of us to-day might also have been millionaires or, at least, men of wealth, had we discovered, invested or sold at the opportune moment.

Cobalt has made millionaires of several Canadians, while others have found on its glacial surface or beneath its rock-ribbed breast, enough to assure them of freedom from want and hunger for the remainder of their days. An outstanding feature is that most of those who can figure their possessions in hundreds of thousands corralled in the most renowned silver area of mother earth, were not prospectors, metallurgists, mineralogists, assayers or geologists—persons who, it might reasonably be expected, by possession of technical knowledge or trained intelligence, would be in a position to outstrip their rivals in the race for gold—but blacksmiths, wood rangers, drillers, surveyors, contractors, lumbermen and hotelkeepers. Of course, there are exceptions but not many.

Who are the millionaires of Cobalt? Among those, not including any mining brokers, credited with being in this interesting class, and their respective occupations at the time they struck it rich, are: Henry L. Timmins, Haileybury; merchant, formerly of Mattawa, and his brother, Noah A. Timmins, Haileybury, who was in partnership with him; John McMartin, Cornwall, and his brother, Dusean McMartin, Montreal, contractors; David A. Dunlop, Toronto, lawyer, formerly of Mattawa; M. J. O'Brien, Renfrew, contractor; J. B. O'Brien, Toronto, lawyer; Arthur Ferland, Haileybury, hotelkeeper; W. C. Chambers, Harriston, Ont., contractor; W. B. Russell, and his brother, R. K. Russell, Toronto, and Robert Galbraith, Carleton Place, all civil engineers; R. W. Leonard, St Catharines, graduate of Royal Military College and civil engineer; Alex. Longwell, Toronto, mining engineer; Hugh L. Kerr, Toronto, geologist; W. J. Blair, New Liskeard, land surveyor; George Glendenning, Toronto, student; W. G. Trethewey, Toronto, speculator



Lieut-Col. John Carson

A Montreal Military Man Who Struck it Rich in Cobalt



The Founders of the Nipissing

W. B. Russell R. K. Russell Arthur Ferland H. Galbraith
W. C. Chambers E. P. Earle

and miner; Dr. Milton L. Hersey, Montreal, analytical chemist; J. A. Jacobs, Montreal, wholesale dry goods; Colonel John Carson, Montreal, insurance man; Albert Foster, Toronto, dentist, formerly of Leamington; Clement A. Foster, Haileybury, mining engineer; David Fasken, Toronto, lawyer; Geo. E. Drummond, his brother, Thos. J. Drummond, Montreal, iron masters; E. P. Earle, W. B. Thompson, New York, ore brokers; D. M. Steindler, E. C. Converse and Capt. Dehamar, New York, mine operators; Charles L. Denison, Buffalo, coal mine operator; Geo. Taylor, New Liskeard, hardware merchant; Angus McKelvie and Thomas McCamus, New Liskeard, sawmill proprietors; D. T. K. McEwen, New Liskeard, lawyer; Ritchie Bros., New Liskeard, farmers; Kall Farah, New Liskeard, hotelkeeper; Burr

Cartwright, Haileybury, miner, and others.

In what camps did they make their money? The Timmins brothers, the McMartin brothers and Mr. Dunlop captured theirs in the La Rose property, M. J. O'Brien and J. B. O'Brien from the O'Brien mine. Out of the Chambers-Ferland camp and from being original stockholders in the Nipissing, Messrs. Chambers, Ferland, W. B. and R. K. Russell and R. Galbraith, won fortunes. R. W. Leonard and Alex. Longwell made their hundreds of thousands from the Buffalo and Coniagass mines. Hugh L. Kerr, George Glendenning and W. J. Blair out of the University property; W. G. Trethewey, out of the Trethewey and Coniagass; Dr. Milton L. Hersey, from the Coniagass; F. W. Chapin, the McKinley-Darragh; J. A. Jacobs, the Crown



Hugh L. Kerr

A University Graduate and Geologist who Put His Knowledge to Practical Purposes

Reserve and Kerr Lake, in which he recently sold out his interests; Colonel Carson, Crown Reserve; Albert Foster, his son, C. A. Foster, the Foster; the Messrs. Drummond, from the Drummond; David Fasken, E. P. Earle, W. B. Thompson, E. C. Converse and Capt. Delamar, the Nipissing; D. M. Steindler, the Kerr Lake and Nova Scotia; Charles L. Dennison, the Buffalo; G. Taylor, A. McKelvie, Thomas McCamus, D. T. K. McEwen and Raichie Brothers, in the Temiskaming and Hudson Bay; Kalil Farah disposed of the Big Pete mine, by which name he himself is more familiarly known, to the Cobalt Central while Burr Cartwright made a fortune in the Temiskaming.

Some of these millionaires have held blocks of stock in other properties or still retain them, but it is in the foregoing mines that financial authorities credit them with making their pockets bulky. Other Canadians, including many brokers, have cleaned up tidy sums ranging all the way from \$30,000 to \$200,000 each in Cobalt interests and under this banner probably two hundred or more, investors could line up. The gentlemen

in the millionaire category are attributed by those in close relationship to all that is transpiring at Cobalt, with having realized a cool million apiece or sums so large as to be on speaking terms with these magic figures.

"What luck," remarks the casual, unthinking observer. In a measure, this may be true, for the element of chance enters more or less into all undertakings, investments and speculations and always will, but back of all stand solid business principles, intelligence and foresight, the shrewd mind, analytical ability and discerning eye that tell men to strike the iron when it is hot. They knew the minute to touch the fuse and fire the shot. Metaphysically speaking, they arrived at the psychological moment. They knew when to sell, when to hold, when to unload and when to acquire. Some to-day retain their original interests, others have added to their holdings, while a few, like Mr. Trethewey, who owns a model farm near Weston, Ontario, on which is the largest tomato plantation in the world, and Mr. Jacobs, of Montreal, have disposed of all their shares and bade good-bye to the great Cobalt district with its hidden affluence.



George Goodenough

One of the University Graduates who has Discovered a Rich Vein in 1908



Albert Foster

A Dentist, who Went to Cobalt to Look for his Son and Found a Fortune



Dr. Milton L. Hervey

City Analyst of Montreal, who First got His Cue as to Cobalt's Richness by Analyzing Some Ore



Alex. Leagwell

A Mining Engineer who has Large Holdings in Cobalt Properties



R. W. Leonard

A Graduate of the Royal Military College and a Well Known Mining Engineer



Thomas J. Drummond

Member of the Famous Drummond Family, who is Interested in Silver as well as Iron.

In estimating the wealth of those who have owned, sold or still possess a substantial stake in the vast argentiferous area of the north, there may be differences of opinions with respect to the value of their holdings, but, after making allowance for all fluctuations of the market, its rise and fall at various periods, the number will, at the present time, neither advance much beyond nor recede below forty. They have made their money legitimately and honestly, not by wildcat schemes, fictitious speculations or hot-air propositions. These have all had their day. The camp is now comparatively clear of fraudulent promotions, owing largely to the rigid regulations of the Ontario Government with respect to the prospectuses and operation of joint stock companies.

Naturally, it was during the first and most important periods of excitement that a large share of the greater fortunes was created. The field was not then crowded with ten thousand prospectors, as it is to-day, but alas! few had little

faith, for it was fully two years after the original claims of many promising mines were staked that the camp began to evoke world-wide concern. Many of the unbelieving ones of 1903-4 realize now the truth of the saddest of all refrains, "It might have been."

To every one, who has devoted a passing thought to the unrivalled resources of Canada, the discovery, exploitation and development of Cobalt is a household story. It is only necessary to mention that in 1904 the ore shipped was 158 tons, valued at \$136,218. In 1907 the shipments of silver, nickel, arsenic and cobalt totalled 14,788 tons, worth \$6,301,005, while it is estimated that the output of the mines for 1908 will reach \$12,000,000, the shipments during November alone constituting 85 cars or 2,603 tons.

Each succeeding month brings fresh intelligence of expanding territory in the wonderful region seamed with silver. A few months ago news was flashed of discoveries of rich deposits at Elk City, about 28 miles north-west of Cobalt and some 55 miles up the river from Latchford. Here is a new town, the head-



George E. Drummond

Another Member of the Drummond Family who Largely Interested in Cobalt.

quarters of the Montreal River territory, with splendid prospects and bright future. The latest tidings to arouse imagination and stimulate the despondent are from Gow Ganda Lake. This new Eldorado is about 60 miles north-west of Cobalt and, as the crow flies, 25 miles west of Elk City. Already many claims are staked in which native silver in great slabs is visible and rich veins of varying width mark the face of nature until the base of some cliff or the jutting off point of a rock is

struck; and the rush is on in terrible earnestness. Along the bluffs the tent of



W. J. Blair

Mayor of New Liskeard

of this marvellous wonderland, its extent, its opulence, and its potentialities?



Clement A. Foster

Mayor of Halden



H. H. Lang

Mayor of Cobalt

Three Chief Magistrates of the Cobalt District



Thomas W. Gibson

Deputy Minister and Director of the Bureau of Mines of Ontario

A brief reference to the early associations of Cobalt, though not new, contains, in view of recent discoveries, information that always interests. It was in August, 1903—scarcely more than five years ago—that two poor and unknown bushrangers, J. H. McKinley and Ernest Darragh, who had a timber contract from the Temiskaming and Northern Ontario Railway Commission, staked the first claim in Cobalt. The discovery was made on a timber limit of J. R. Booth, the millionaire lumber man and railway man of Ottawa. An unlettered French-Canadian blacksmith by the euphonious name of Fred La Rose, engaged by John and Duncan McMartin, sub-contractors on the railway, which was destined to plough up such fabulous treasures, was the next to file an application the succeeding month, and the month after, October, a trio of stirring incidents was

completed when Thomas Hebert, another French-Canadian and a railway employe like La Rose, Darragh and McKinley, unearthed the first vein on the Nipissing adjoining the La Rose. Before the close of 1903 Hebert was successful in uncovering the second Nipissing vein, and thus terminated the memorable year's discoveries. Early in 1904 W. G. Trethewey left Toronto and after a toilsome and difficult journey, reached the camp. He visited the veins on the La Rose, McKinley-Darragh and two on the present Nipissing property. Two claims, known as the Trethewey and Conlagas, were located by him, and he at once set about the development of the former, which to-day bears his name and cleared him over a million in cold cash. Within two months the first car of ore left the camp. It realized a profit of \$34,000. The next discovery was made by Alex. Long-

well, of Toronto, and R. W. Leonard, of St. Catharines, on what is now known as the Buffalo property, and out of which several gentlemen in the city of that name have made comfortable fortunes.

The first mine to make a shipment was the La Rose; to-day it still leads, with Nipissing, McKinley-Darragh, and O'Brien close rivals during the past month. In 1904 there were only four shippers; to-day there are twenty-nine. In the fall of 1904 came three more important discoveries—the Drummond, the University and the Jacobs (now Kerr Lake), the first property in the Kerr Lake district in which silver was found. That year the famous and spectacular

Lawson vein was also unearthed. In May, 1905, the Fosters, father and son, staked out the mine which has distinguished their name, and so the story of exploitation and expansion, development and discovery might be continued.

With ever-widening fields of operation, concentrating plants, electric smelters, improved methods and means of transportation, not to speak of the mysteries that mother earth has not yet revealed, many more millionaires will no doubt be created in and around the most phenomenal silver centre ever recorded in the long and romantic history of the great mining camps of the world.



Under Ground View of Rich Vein of Silver on the Kerr Lake Property



Success Romances of Railroad Presidents

By WILLIAM PHIPPS

Republished from Business Magazine

ALL the world loves a clean, successful man in business, whether that business be railroading or manufacturing.

Accountants and book-keepers will be particularly interested in the career of Frank Trumbull, president of the Colorado Southern and kindred lines. Born in a little Missouri town, the son of a schoolmaster, he is a type of the man who has risen through industry in a developing country to a high rank in the field of railroading, and who has come to be classed among the millionaires of the State of Colorado.

When Frank Trumbull took hold of the Colorado and Southern Railway, just fifteen years ago, it was a local ore line in Colorado's mining district, a little more than a thousand miles in extent. Furthermore, it was bankrupt, in the hands of a receiver and without a cent in its treasury. In fact, just four months later came the great "strike year" of 1894, and the riots in Trinidad, the hobnob of the disturbances in the Southwest, even threatened to disrupt the system.

But the Colorado and Southern of today is a system of more than 2,600 miles, earning close upon \$15,000,000 a year, and is one of the few roads in the country that show gains in gross and net returns at the end of as trying a year as our railroads have ever suffered. It is now one of the banner roads of the Southwest, running from the centre of Wyoming through Colorado, New

Mexico and Texas to the Gulf, the shortest through line between the Rocky Mountain section and tidewater at Galveston, through which port the exports already rank next in value to those through New York.

Mr. Trumbull believes he has been able to achieve results because he was quick at figures in the red schoolhouse at Pleasant Hill, Mo. He was the "mathematical wonder" of Pleasant Hill. When he was twelve years old he had been through algebra, trigonometry, higher algebra, geometry, trigonometry—in fact, he was proficient in mathematics. But he was getting along so fast that he had to quit school because his head was growing faster than his body.

Quickness at figures has ever since been the keynote of his career. It jumped him into promotion from the days of his early bookkeeping to settling freight claims and finally to financing a railroad.

"I left school at twelve," says Mr. Trumbull, "for a \$40 a month job as deputy postmaster. Soon jealous politicians tried to have me ousted, but a Federal inspector who investigated reported that even if the young deputy was only 16 years, he was older in brain."

But later he entered the office of the Missouri, Kansas and Texas as clerk and began to climb in the railway business. When Jay Gould got that road, Trumbull was shifted to the Missouri Pacific. There, at 23, he had 170 men under him, in the freight claim and accounting department.

Later young Trumbull went to the Texas

& Pacific, where he obtained a broad grasp on railway financing and accounting.

It was in 1874 that he entered the railway field in service on the "Katy" as a clerk. His record for the ensuing fourteen years is representative of the type of railroad man who rises through the accounting department. He became traveling auditor, then clerk in the general auditor's office, and chief clerk of freight accounts of the Missouri Pacific; then freight auditor and freight claim agent and general auditor of the Texas & Pacific.

This phase of his railroad career ended in 1888, when he gave up railroading for five years. And he is accustomed to say that during that period he got his broadest railroad experience, because he studied the commercial side of the business from the standpoint of the shipper. He was engaged in the wholesale coal business in Colorado, and in making reports on railroads and other properties for New York and London banking houses.

Thus from the outside, as it were, the railroad man studied the attitude of the man who ships his freight over the road, his rights, his grievances, and his dealings with the employees of the company. Being familiar with the attitude of the railway official, the dual role gave him an insight into the vexatious problems between transportation companies and the shippers of freight which he could have obtained in no other way.

"I took hold of the road," said Mr. Trumbull, "without a cent of cash in its treasury, in December, 1893.

"Then in June, 1894, came on the Debs strike. The United States judge gave me an order to protect the property. Fifty deputy United States marshals were sworn in on June 30 and sent from Denver to Trinidad, Col., that night, for Trinidad was the hotbed of the strike disturbances in that part of the country. The deputies arrived there on Sunday morning, the strikers captured them and took them off to breakfast.

"Something had to be done quickly then. I got the news on Sunday morning, had it verified, went to the Episcopal Cathedral and caught the judge after services. He went to his chambers with me and wrote a telegram to the Attorney-General at Washington. It was then half-past one o'clock in the afternoon in Denver and half-past three o'clock in Washington.

"Cleveland was President. A meeting was held at once of the President, the Secretary of War, the Attorney-General and the commanding general of the army. Troops were moving from Denver to Trinidad at two o'clock on Monday morning, and on Wednesday forty-eight men were arrested there as rioters by the troops and on their way back to Denver. That was twenty-four hours before the troops arrived in Chicago.

"I think that is pretty quick work, and it was one of the most trying times of my life. Quick action was necessary, because at the beginning of the trouble our first passenger train was taken out of Trinidad by the strikers, who told the crew that they would be killed if they came back."

This experience formed the basis of much of Mr. Trumbull's theories and philosophy about railroading and railroad life.

"The solution of the railroad problem," says Mr. Trumbull, "has got to come about through an individual sense of trusteeship. There are no men higher in the business world than railroad officials, but they should feel that they are trustees not only for their stock and bond holders, but also for the shippers and the employees.

"The relations between the railroad and the population it serves are reciprocal. The people ship their goods over the line, and the line, in turn, transports them and supplies them with the necessities of life. The railroad management in that sense should be impressed with the sense of trusteeship which has been reposed in it for the welfare of the community.

"But the necessity of the railroad to the community is as great as the necessity of the population's patronage is to the railroad. Neither can exist without the other. Without transportation facilities the entire effect of the development in the Southwest would be nullified, since agriculture and industry are so largely dependent on the transportation of commodities and manufactured products to the markets that buy or consume them.

"The people of this country are justly entitled to the best railway lines in the world. On the other hand, the men who own the railway companies are anxious to use every endeavor to make their lines the best to be found in the world.

"But the merchant and agricultural shippers should realize that the railroad corporations cannot carry on extensive improve-

ments in the way of providing the best of facilities to the residents in every section of their territories in the face of receding net earnings. When a period of depression comes, the railroad companies cannot buy more equipment and lay more rails until business improves and they can obtain more money. And yet, paradoxical as it may seem, business cannot fully improve until the roads are enabled to make their usual purchases."

A DREAMER AND HIS RESULTS.

Mr. Stilwell is president of the Kansas City, Mexico and Orient Railway, which itself was only a dream in Stilwell's mind at one time.

It was from his grandfather that he inherited his peculiar tact, energy and ability in the management of large affairs. This grandfather, Hamilton Stilwell, was a man of affairs. He was head of the canal boat combination that flourished in the days when mule power was rapid transit, and when the canal boat fell from its high estate he was wise enough to get in on the ground floor in the railroad business, and he became a director of the New York Central.

One day the grandfather chatted with the young Arthur after the manner of grandfathers.

"Well, young man," quoth he, "what are you going to do when you grow up?"

The answer was quick and decisive.

"I am going out West and build a big railroad." That was his first dream.

Grandfather Stilwell left a big fortune. Before his grandson got big enough to handle any of it unfortunate investments ate it up.

Right here the life story of Arthur Edward Stilwell reads painfully like ditto marks for the careers of those whose names fill Bradstreet's and Dun's. Realizing the necessity, etc., he purchased a small printing press and started out.

He was two years a husband when he landed in Kansas City at twenty-one and started a print shop. An attack of typhoid and the advice of doctors to seek a change of scene sent him to Chicago, where he introduced photo-engraving to the West.

And then it was life insurance. Before he had been in the business long it looked mighty bad for that big Western railroad. Life insurance appeared to be the thing for which a beneficent providence gave A. E.

Stilwell an especial forte. His salary didn't climb. It soared. So inoculated did he become with the insurance serum that he invented forms of it that are now used by all insurance companies.

But there lurked in the young man's mind a germ of honesty that grew and grew. One day he went to the president of the particular company which was dealing out his pay envelope and advised a change of base in regard to certain practices. Arthur Edward was "fired" and "fired" promptly. He wasn't surprised. In fact, he had expected it. But he had \$20,000, and with that he decided to build his railroad.

Stilwell had never given up the idea of making Kansas City the starting point for his railroad. Taking a pencil and a map, he drew a line "straight as the crow flies" from the Western Missouri metropolises to the Gulf of Mexico.

"There's my railroad," said he.

And so he began to realize on the youthful dream he had dreamed. A company was formed and he began to sell bonds. And he sold them, too, at first. Then the panic of 1893 came along and money flowed in like molasses in January.

And then Stilwell showed the daring and the faith that were in him. Taking passage on a liner, he went to Europe. And of all the Continent he, unbacked, almost a boy in years, picked out Holland—conservative, slow-going Holland—for his field of operations. He talked to the rich burghers of the land of dikes, and when Stilwell talks men believe. Twenty million dollars was the fruit of his effort. Twenty million dollars to an unknown youth from a distant land!

The road was built. George M. Pullman believed in the youthful magnate.

"I will be personally responsible for your equipment to the amount of five million dollars," said the builder of sleeping cars.

And then George M. Pullman died. To the Kansas City, Pittsburg & Gulf, the Stilwell line, that meant a reorganization. A reorganization meant Wall Street. Wall Street meant the elimination of upstart railway magnates who did not ask its advice. They took Stilwell's road away from him. They did more. They even rechristened it and called it the Kansas City Southern.

Out in Kansas City they felt sorry for Stilwell. As a sort of salve for his in-

jured feelings it was agreed by the business men of the town that they would give him a testimonial in the form of a banquet. Privately they agreed that they would make the obsequies as cheerful as possible.

So they had flowers and music, and the men who were good at forming pleasant phrases stood up and told what Stilwell had done for Kansas City and how grateful Kansas City ought to be, and then as a final balm they brought forth a loving cup that was to solace Stilwell as much as possible for the loss of his railroad.

Of course it was up to Stilwell to reply, and the banqueters shifted uneasily in their seats and cast uneasy glances about when the inevitable could not be put off any longer. They were not anxious to be treated to an exhibition of their friend's grief.

But there was no sign of grief in the face of this man who arose before them to the full height of his six feet and stood smiling at them. There were no tears in his voice when he said:

"I would much prefer to have the friendship of Kansas City than to be president of the Pittsburg & Gulf."

And before he sat down he remarked: "I have another project in mind. It's another road, and I will be in a position to announce its destination in a few days."

The diners could scarce believe their ears. Talking it over on the way home the consensus of opinion was summed up in the remark:

"Well, I'll bet he makes it go. You can't stop Stilwell."

He had discovered the remarkable fact that a point on the Pacific coast of Mexico was five hundred miles nearer to Kansas City than is San Francisco. Perhaps you are railroadier enough to appreciate what a saving of five hundred miles of rail haul means. Stilwell knew.

"There's my next road," said he.

And that is the road, the Kansas City, Mexico and Orient, 1,649 miles long, that he is building now. In that road there is not one cent of Wall Street money. There are millions of dollars in it that were put there by the Hollanders who invested in the Kansas City Southern. There are millions in it that were put there by men who bought one share or two shares or half a dozen. There are more millions there that were put there by the rich men of Old Mexico.

For Mexico believes in Stilwell. The doors of Diaz's palace swing open to him always and when he visits the States of the Southern Republic the Governors have the military bands at the depot to welcome him.

Such is Arthur Edward Stilwell, dreamer of dreams and doer of deeds. When his Kansas City, Mexico and Orient road is finished it will be one of the greatest railroads in the world. It will bring the trade of the Orient to the territory along its route.

CLERK, MANUFACTURER, LAWYER TO PRESIDENT.

There are few railroads so much before the public as the "Reading." It is one of the very few whose securities are of daily interest to Wall Street, and the only one which has a "post" in the stock exchange.

The reason is that the Reading (its real name is the Philadelphia & Reading R.R.) is the chief anthracite coal owning and carrying road, and its control is important in the national strategy of railways.

The man who has been the president of this road for the last seven or eight years, and who has been very much in the public limelight, is George F. Baer.

The great anthracite coal strike of 1902 brought Mr. Baer before the entire nation, and he has been a national railway figure ever since.

The success-romance of Mr. Baer is very stirring and unique. He was born poor, in the mountains of Pennsylvania, on a farm, and all the education he got beyond his three Rs was won by hard work.

Mr. Baer was a printer's devil in the office of the Somerset (Pa.) Democrat at 13 for several years, and then went to school for a while. Then, going back to work as clerk at the Ashtabula Mills, near Johnstown, he became chief clerk within a year. Once more young Baer quit to go to school—this time to college—and then, at 19, he and his brother purchased the Democrat. Shortly afterward his brother went to war and left Baer to manage the paper alone. He set type by day and wrote items at night. Then he, too, got the war fever and went to the front—returning in 1863 with the rank of captain.

Baer then studied law and when admitted to the bar moved to Reading, Pa., which was then rapidly becoming a considerable railway centre and manufactur-

ing point. The Reading R. R. already was there, and rival roads were building lines there. Baer was engaged by these rival roads, and fought for them so persistently and relentlessly that the Reading company offered him a good salary to become their solicitor.

Ever since then Baer has been the leading counsel for the road, and has done a great deal of very clever work.

But he did not find enough to do looking after the legal interests of the Reading road in those years, and his essentially business mind sought other channels for his energy. He got into the manufacturing business—several kinds of it. He became heavily interested in the manufacture of iron. The Reading Iron Company is a big concern, employing several thousand men, with a number of mills, manufacturing tube and other products—even big wire-bound Brown guns. Of this company Baer was for many years and is now president.

In addition to iron, Mr. Baer became interested in paper manufacture, and still owns a big mill near Reading. Not satisfied with these activities—any one of them enough to keep an ordinary man busy—Mr. Baer became the directing figure in several banks, and even in insurance and coal mining companies.

Now you might imagine Mr. Baer far too busy to interest himself in charity, in industrial education, in literature, or in

public parks. But you would be mistaken. Mr. Baer is very much interested in all of these. He is a heavy contributor to intelligent charity; he is a member of Reading's Park Board, and has done more than any other man for public parks—even contributing much valuable land. Mr. Baer is a great reader, and a thinker of some consequence, and a considerable church worker. He wrote an essay on "Work is Worship," which ought to be a classic, and in it he disclosed his intimate knowledge of the best literature.

Industrial education finds in him a strong friend. He has built a club house for the employees of the Reading Iron Co. and provided classes in technical training, and has contributed heavily to the railroad Y.M.C.A. work of evening instruction.

"There is a great dearth of intelligent, trained workmen," says Mr. Baer, "and we must rid the minds of our young men that mediocre clerical work is more desirable than doing things industrially. Technical, thorough training is what we most need, and the young man who says there are no opportunities does not have his eyes open. We are looking for the able, trained man who can do things and get them right."

The Reading road in his hands has changed from a notoriously mismanaged and unprofitable road to a profitable dividend payer, through Baer's efforts.

Men and Events in the Public Eye

By R. B. CHESTER

NO paper is more frequently quoted throughout the world than "The Iron Age," because its weekly review is regarded as the best authority on the iron situation. It is carefully watched by financiers and all classes of business men. David Williams, New York, the owner of the paper, is an Irishman by birth, and the man who for many years wrote the article that is so regularly quoted was Mr. Hobson, a Canadian. Mr. Hobson grew up in the produce commission business in Montreal, and was one of our first big cheese exporters. The market going heavily against him on one occasion, he was stranded and sought a situation in New York. Mr. Williams recognized his experience and capacity and offered him a place on his editorial staff. This he held

for over thirty years until his death about eighteen months ago. Early trade publications were merely advertising sheets, but Mr. Williams determined to make "The Iron Age" a great newspaper, and he has succeeded so admirably that it is generally regarded as the highest type of a trade or technical publication. It carries about 300 pages every week. When

"The Iron Age" began to be a factor in the metal situation Mr. Williams was introduced to the President of the British Iron and Steel Institute, who remarked "You publish one of those papers that have no literary merit." Mr. Williams answered that there might be some truth in that for poetic license would be entirely out of place in a paper whose chief aim was to be absolutely accurate. Mr. Williams is the Dean of the



David Williams

Proprietor of "The Iron Age," one of the Greatest Trade Newspapers in the World

Enthusiasm As a Business Getter

(Success Magazine)

You might as well try to thaw out a frozen pipe with an ice cake as to interest a customer in your proposition unless you are interested yourself.

If your heart is in your work your enthusiasm will often cause a would-be customer to forget that you are trying to make a sale.

Enthusiasm is a great business getter. It is so contagious that, before we know it, we are infected with it, even though we try to brace ourselves against it.

trade publishing business on this continent and was elected President of the National Federation of Trade Press Associations last month. He has a large estate on Lake Champlain near the borders of Quebec.

Mrs. Asquith, the wife of Britain's Premier, whose latest portrait, taken in the garden of the Prime Minister's official residence at Downing Street, is reproduced on this page, has a keen sense of the obligations of her position. She has recently issued an appeal for personal service and investigation to alleviate the wants of the poor and needy during the forthcoming winter. Mrs. Asquith also takes a deep interest in all her husband's work. The other day a deputation of suffragettes waited upon the Prime Minister and were given a private audience in his study. During the remarks of one of the visitors a strange lady entered the room quietly and stood listening near the door. The speaker paused and looked



Sir John Barker
Head of Barker's Stores in London, a Business Man
Kiaught Recently by His Sovereign

reproachfully at Mr. Asquith. "A stranger has been permitted to enter," she said. "Oh, no, madam," replied Mr. Asquith. "This is my wife, who has come to look after my interests."

In conferring a title on Sir John Barker, the King did honor to an outstanding figure in the world of business. John Barker's career is in itself one of the modern romances of business. He began life with very little money—I think I heard him once say that his first job brought him in five shillings a week. For a long time he was one of Whiteley's young men, and then, with his natural shrewdness, his resolution, his ambition, and his downright aptitude for business, he set up for himself in the now famous shop in High Street, Kensington. He had little money of his own at that time, and had to borrow capital; but in a few years he was able to pay everybody out, though it took a good deal more than £100,000 to do it, and High Street, Kensington, which was a somewhat remote and unfashionable suburb, had—doubtless owing to his great shop—become the centre of a great area of the most fashionable shoppings of London. Sir John, though a thorough man of business, allowing nothing to interfere with his daily, or almost daily, visit to his great house, has always been



Mrs. Asquith
The Wife of Britain's Prime Minister



A Glimpse of Tenterden

The Home of Sir Hugh Gilzean-Reid, where Canada's Premier, Sir Wilfrid Laurier, recently
Planted a Maple Tree in Honor of Sir Wilfrid Laurier's Birthday.

a strong politician, though a moderate one. He has been especially strong on the question of Free Trade, as to which he speaks with knowledge and skill.

A maple tree from Canada was planted in the grounds of Tenterden, near London, England, by Postmaster-General Lemieux in honor of our Premier's birth day. Tenterden is the new home of Sir Hugh Gilzean-Reid who is a warm admirer of Sir Wilfrid Laurier and one of the best friends Canada has in the Motherland. Though Sir Hugh's parents resided in and sleep beneath Canadian soil, he has been in this country only once, about four years ago, when he made a flying trip from the Falls to Ottawa. The view of Tenterden, as can be seen, was taken in winter.

The Duke of Northumberland, a lineal descendant of the fighting Percys of mediaeval days, believes in taking severe measures to overcome the difficulties with motorists, which have reached a somewhat acute stage in England.



The Duke of Northumberland
Who Preserves Combination of Car as a Remedy
For Excessive Speed in Motoring.
Reprinted from the Mirror

Mansion House in London, at which he made a speech, in the course of which he said: "I say frankly, that I am so prejudiced against motor cars that I am

monarch, has a "king's champion" ridden into Westminster Hall, gleaming from head to foot in full armor, to clash upon the floor a mailed gauntlet, and to proclaim himself ready to defend the new monarch's title to the throne. A hundred other medieval formalities were revived when George was crowned; and Lord Gwydyr beheld them all, going from Whitehall to Westminster in the state barge of his grandfather, the second Baron Gwydyr. Lord Gwydyr has lived not only a long but a very honorable life. For thirty-three years he was secretary to the Lord High Chamberlain and he has been high steward of Ipswich—near which town is his country seat, Stoke Park—besides acting as a magistrate at the Suffolk quarter-sessions.

The leader and organizer of the "volunteer movement" in England was Lord



A Nonagenarian Peer

Lord Wemyss, near Ninety Years of Age, Organized the Volunteer Movement in England.

not impartial; but I feel I can express my mind more freely because I am now by way of ordering a motor car. . . . I do not believe you will ever get over the difficulties with motorists unless you have for certain definite offences the right to confiscate the car for so many months."

The oldest member of the House of Lords, the fourth Baron Gwydyr, was born ninety-eight years ago, in the year 1810. Few men alive to-day can say, as does this nonagenarian peer, that he can remember the battle of Waterloo and the coronation of George IV. Lord Gwydyr was ten years old when George IV. was crowned; and the boy witnessed the splendid ceremonies which that expensive monarch revived, and which for nearly a year kept all the antiquarians of the United Kingdom hard at work. Never, since then, at the crowning of a British



Lord Gwydyr

The oldest Member of the House of Lords, who is Ninety-Eight Years Old.

Elcho, now Earl of Wemyss, another nonagenarian peer, who, at the time Napoleon III. threatened an invasion of England, stirred up the people to such

an extent that volunteer bodies were formed in all parts of the country. Lord Wemyss is still active as a statesman and only a few months ago he tried to dissuade the House of Lords from enacting the Old Age Pension Bill, under the stress of what he regards as socialistic sentiment. Although ninety years old, he is erect and tall, keen of eye, and resonant of voice. In London he lives in a house which overlooks St. James's Park, and which is crowded with rare books, fine paintings, and other works of art. A correspondent who lately visited him asked how he preserved so much of youthful vigor. "I have no recipe for living to be ninety," Lord Wemyss replied with a smile; "the most important things are parentage and moderation. To be sure, it is no easy matter to select one's parents; but what one can do at every period of life is to keep on and hold to what one believes to be exactly right. That is the most important of all."



The Watch-Dog of Paris

M. Lepine, the Prefect of Police.

Reprinted from The Mirror.



An Enemy of Socialists

M. Armand Roubert, the French Minister of Justice. Reprinted from The Mirror.

M. Lepine, the Prefect of Police, and one of the most active men in France, is credited with the intention of formulating a scheme for putting down ruffianism in Paris. The Apaches have certainly had a long reign, and it is no secret that their blood-curdling exploits have caused M. Lepine many sleepless nights. He has launched brigades of police against them, he has arrested them by scores, he has sent dogs trained in running down criminals after them—and yet the ruffians are as daring as ever. One wonders how certain Paris newspapers, which publish columns about the doings of these marauders of the night, will fare should M. Lepine, assisted by M. Hamard, the detective chief, find a solution of the Apache problem. Popular with Parisians because of his bonhomie, his devotion to duty, and his solicitude for their security, M. Lepine will earn their everlasting gratitude if he succeeds in freeing the streets of those fiends in human form who lie in wait to rob, generally pre-



Keith House

Study in Keith House

The Residence of Sir Clifton Robinson

facing the operation by stabbing or shooting.

When speaking of the French Socialists, one is reminded of the man who has

done a great deal in the way of taming these politicians, teaching them that Socialism does not necessarily imply a negation of patriotism. M. Clemenceau gave evidence of great shrewdness when he included M. Aristide Briand in his Cabinet. When he accepted office M. Briand, who is now Minister of Justice, was derided by the Socialists throughout France. He was regarded as a recreant to his faith, and called upon to resign from the party. M. Briand ignored these attacks, but did the duty which lay nearest to him. He is the Government's crack speaker, either in the Chamber or in the country. A section of the Socialists do not believe in the idea of a fatherland, and they would disband the army. M. Briand has fought against these doctrines. With what result was shown by the Socialist rally round the Government when it was a question of Germany seeking to humiliate France over a few miserable German deserters from the Foreign Legion.

Sir Clifton Robinson, managing director and engineer of the London United Tramways, is one of those remarkable men, whose natural abilities and resolution of character would make them masters of almost any form of activity to which they devoted attention. His ap-

pearance is that of a soldier. His mind is a machine tempered to the nicest finish of efficiency. Business with him is not a labor; it is a passion. Dividends are not the goal but victory. Sir Clifton Robinson has the distinction of being the first, and is, in fact, the only knight who attained that honor by indefatigable service in providing modern electric tramway facilities for the multitude in England. He has recently been chosen an honorary treasurer of the new association of Knights Bachelors. He has taken an active interest in the success of the Franco-British Exhibition. As chairman of an important engineering section devoted to transport and as a juror he fostered a very desirable cordiality with foreign manufacturers. He is a director of the District and Underground electric railways of London and of various tramway companies, is a J.P. for Middlesex, and is on the Board of the London Hospital, besides being a Freeman of the City of London. Had he accepted the numerous offers made to him to aspire to Parliamentary honors he might have been in a position to contribute his expert knowledge, his clear judgment, and his strong common-sense to the counsels of the nation.

Sir Frank Lascelles, the retiring British Ambassador at Berlin, has held the Em-



England's First Lady Mayor

Mrs. Garrett Anderson, Elected Mayor of the Municipality of Aldborough.

bassy there since 1895. He entered the diplomatic service at the age of twenty. One of the most interesting and withal hazardous, experiences he ever passed through was at the time of the Commune in Paris. The Embassy building was nearly shot to pieces by batteries, the onslaught being so terrible that the roof finally fell in with a crash. Sir Frank, along with Sir Algernon West, was quite unmoved by the danger and went calmly through the building collecting all the important official documents, which they took away to a secluded cellar underneath. Here they stayed until the worst of the turmoil was over, and in order to appear as unconcerned as possible, they donned evening dress and sat down to dine amid a hopeless confusion of valuables, hurriedly removed from the danger zone above-stairs. Sir Frank has made himself greatly beloved in Berlin, though he has had some difficult times to endure, especially during the Boer War. His successor in Berlin is Sir Edward Goschen.

A woman has been elected mayor of an English town. The sleepy little old



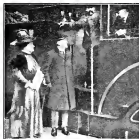
Sir Clifton Robinson

The Man Who Has Revolutionized the System of Tramway Tracings in London



Sir Frank Lascelles

The Retiring British Ambassador at Berlin



Mr. and Mrs. Cyril Maude

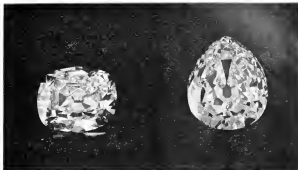
On Their Way to Give a Command Performance at Southborough. Mr. Maude's Solo With the Knappe Driver Robert Waring.

Reprinted from The Times

municipality of Aldeburgh has brought renown to itself by being the first place to choose a woman as its executive head. The honor has fallen on Mrs. Garrett Anderson, who, in addition to being a woman of executive ability, is also a clever doctor. She was in fact, the pion-

eer woman doctor, as she is now the pioneer woman mayor, in England. Her father before her was the first mayor of Aldeburgh, when it became a reformed corporation.

Cyril Maude made one of his early appearances on the stage in Toronto in 1881 in an amateur performance. The critic of one of the daily newspapers paid especial attention to him and concluded that of all vocations the stage was that for which he was best suited. At that time Cyril Maude, not very long out of Charterhouse, was attempting to learn farming with several fellow-countrymen near Oakville, Ontario. He made the usual success and from the farm drifted to the stage two years later, in 1883. His rise in London was rapid and he quickly assumed a leading place among the younger comedy actors. He then became co-manager of the Haymarket Theatre, in which post he remained nine years, but latterly has been the lessee and manager of the Playhouse, Charing Cross. He is one of the most polished and agreeable personalities that the ranks of modern comedy have known. He doubtless recalls with humor some of his Canadian rural experiences and most of all

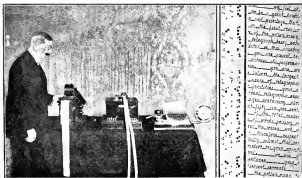


The Largest Diamonds in Existence (Actual Size)

Cullinan II, Weight 203.58 Carats. Cullinan I, Weight 310.2 Carats

the Toronto writer who saw so little promise in his acting. He is a son of Captain Charles Henry and the Hon. Mrs. Maude, and married, in 1888, the charming actress, Winifred Emery.

The great diamond, given by the loyal South Africans to show their appreciation of King Edward, has at last been presented to His Majesty, having reach-



A New System of Rapid Telegraphy, 45,000 Words an Hour

In telegraphy, next to certainty of communication, the most important thing is speed of telegraphing, and it is in this particular that for the present the advantage rests incomparably with wire-transmitted rather than with wireless messages. Mr. Antal Pollak, at the meeting which was held at the Royal Colonial Institute recently, to further the alluring prospect of penny cablegrams, gave an exhibition of the Pollak-Virag system, of which he is part inventor, and which was once said to be capable of transmitting as many as 100,000 words an hour. That was the usual over-estimate, though in practice 45,000 words an hour have been sent between Berlin and Konigsberg, over a distance of nearly 500 miles. The great feature of the Pollak-Virag system is that the message when received writes itself in characters, which resemble those of handwriting.



A Memorial to Wolfe

Tablet in St. Alphonse Church, Greenock, England, Erected Last Month by Father Marsden for George Wolfe



The Winner of the Nobel Prize

Professor Ernest Rutherford, of Manchester, Formerly of McGill University, at the Lecture Table

ed that state of perfection which only the art of a foreign cutter, apparently, can produce. The story of the Cullinan savours of romance. It was discovered almost by accident by an overseer of the mines of the Premier Diamond Mining

Company three years ago. He was going his rounds when he noticed something glistening in the earth; he dug it out with a pocket-knife, and recognized it as a diamond, the hugest that had ever been seen. It was named the "Cullinan" after the then chairman of the Premier Company. Its weight was 3,025 3-4 English carats, or more than 1 1/2 lbs. avoirdupois. As it has reached the King, however, it forms two of the largest brilliants in the world, a third stone weighing 92 carats, a fourth 62 carats, while there are a hundred others of varying sizes. By an expert who has had an opportunity of examining them, this scintillating handful of gems is estimated to be worth £1,000,000. Provision has been made for Queen Alexandra to have a bijou out of this glorious brilliant, which, in its present form, now takes the place of honor in the Tower, whence it awaits transfer to the orb and sceptre.

The death of Samuel Carsley, of Montreal removes still another of Canada's merchant princes, whose name has been stamped on one of the most important of Montreal's business houses. Mr. Carsley's career in Montreal was a long and honorable one. From comparatively a small beginning, and encountering untold difficulties, he built up a business which is a landmark in the city's history.



The Flight of an Aeroplane

G. H. Curtis, One of Professor Graham Bell's Young Associates, Navigating the "June Bug."

After his business was well established, Mr. Carsley became interested in many financial and commercial institutions, and was a noted philanthropist. At the time of his death he was vice-president of the Banque Provinciale, a director of the Dominion Textile Co., Limited, president of the Central Light, Heat & Power Co., and of the Canadian Vacuum Cleaning Co. He was a life governor of the Montreal General Hospital and a member of Christ Church Cathedral. Among his notable actions he was the first to introduce machinery into Canada for winding cotton thread, and silk on spools.

Mr. Carsley was a native of Shropshire, England, where he was born in 1835. The early part of his life was spent in his native county, where he was apprenticed to the dry goods business at the market town of Ellesmere, at which place he received his earliest training in business. Later Mr. Carsley engaged in business in Liverpool, Manchester and London, and in 1857 left for Canada, where he continued in the dry goods trade, and in 1862 commenced business on his own account at Kingston. In 1871 Mr. Carsley removed to Montreal, where

he established the business which developed into one of the largest department stores in Canada.

Ernest Rutherford, of Manchester University, who was awarded the Nobel chemistry prize on December 9 for his contribution to the solution of the problem of radio-activity is a New Zealander

by birth, and, though but 37 years of age, is one of the greatest authorities in the world on radium and radio-activity. Quite recently he demonstrated experimentally the truth of the atomic theory. For eight years previous to 1907 he was Macdonald professor of physics at McGill. The Nobel prizes are awarded annually in accordance with the will of the late Dr. Nobel, the Swedish chemist and inventor of dynamite, to those persons who shall be considered to have conferred the greatest benefit on mankind during the preceding year. There are five prizes, each worth about £8,000. One is awarded in physics, one in chemistry, one in physiology or medicine, one for the most distinguished work of an idealistic tendency in the field of literature, and one for the best efforts in the interests of peace among the nations.



The Late Samuel Carsley, Montreal

A Billion Dollar Amusement Business

By GLENMORE DAVIS

Reproduced from Success Magazine

IN no other branch of American activity is so much money invested as in amusements. In no other business save stock gambling and the biggest kind of a monopoly is money made or lost so quickly. No other business pays such large salaries or such large returns on the capital invested. No other business is so far-reaching in its appeal, and no other business is half so varied. Ever since Time began people have sought amusement from outside sources, but never in history has there existed a nation with such a passion for expensive entertainments as that of the United States of America.

Our theatricals may be on a lower plane than those of some other countries, but we pay more for them than does all Europe combined. American taste for music may be depraved, but grand opera, comic opera, symphony concerts, and brass bands draw more money here than they do in all the rest of the world. Name any branch of amusements you wish—Wagnerian opera, Shakespearian drama, baseball, prize-fighting, the circus, motion pictures, expositions, vaudeville, the horse show, or a German band—and it is a certainty that it is more popular, better patronized, and more remunerative in the United States than anywhere else. This is partially due to the fact that we, as a nation, are rich, and partly to the fact that we are amusement mad. There is such a thing as the billion-dollar smile, and it is spread today from Seattle to New York, from Bangor to the Gulf.

Last summer the whole country was baseball mad, and in eight Eastern cities upward of six million dollars were spent

by amusement-loving fans. Now the theatrical and operatic seasons are well under way, and before the dandelions sprout again in the parks fifteen million dollars will have passed into the box offices of New York City alone. Two months before the Metropolitan Opera House opened for the first performance of the present season, six hundred and fifty thousand dollars had been paid in by subscribers. One month before that Mr. Hammerstein had collected two hundred and forty-seven thousand dollars in Philadelphia toward the year's support of the temple of music which he built in the Quaker City, and the New York Hippodrome at that time was playing to as much as eleven thousand dollars a day. A billion-dollar smile? Figure it out for yourself.

Americans have to pay big prices for their smiles because it costs a great deal to furnish them. Theatres and other places where entertainment is to be found must be located in accessible places in the very centres of population. Such sites are invariably the most valuable and the most expensive. There are eighty-six play houses in New York City, the majority on street corners where it would be natural to expect to find towering office buildings. Father Knickerbocker requires these theatres to have numerous exits on streets, and stipulates that they be nothing more than theatres—a stipulation which prevents them reaching skyward farther than the roofs over the fly-galleries. Hence a theatre in New York must be absolutely self-supporting.

The eighty-six playhouses of the biggest American city bring yearly rentals ranging from fifteen thousand to one

hundred and ninety-five thousand dollars, and the average—thirty thousand dollars a year—holds good in Chicago, where there are twenty-two theatres; in Philadelphia, where there are the same number; in Boston, where there are fourteen; in Detroit, Cleveland, Pittsburgh and Cincinnati, each of which has eight; in Buffalo and Washington, which have seven each; in St. Louis, where there are ten—in fact, in every one of the American centres of population.

As every one who has arrived at the age of comprehension knows, there are scores of American amusements besides theatricals. Each is a separate and distinct business with its own variations; each is complex, costly, and, in the long run, tremendously remunerative; and each is necessary in the building of the billion-dollar smile else it would not exist. The biggest, the most complex, the most widely interesting, the most costly, and the most potent of all is the one which has to do with the men and women who paint their faces, impersonate real and imaginary characters, and strut nightly across five hundred American stages, before as many thousand people who are unable or unwilling to amuse themselves. A few inside facts concerning Theatreland, the things one sees there, the people who populate it, the men who control it, and the money and brains involved in it may be taken as indicative of similar quantities in the other branches of the amusement world: for amusements, no matter how dissimilar they may seem on the face, are all alike basically. Some one gets an idea, builds on it, puts a fence around it, and demands of the public a dollar a head for the privilege of "having a look." That's all there is to the "show game." If you have what is vernacularly known as "the goods" you succeed—are an astute manager and wear diamonds. If the smile-loving people don't care for your goods you close the box office search for another idea, and, once you have found it, start all over again.

The average American theatrical production is conceived by a human being who is designated a playwright. He writes what he considers the Great American Drama and takes it to a man

of supposedly vulgar ideas who sits behind a mahogany desk smoking a black cigar and fingering a bank roll. Playwrights never produce their own plays. Sometimes they don't even write them; but always, when they are presented successfully, they take full credit for everything in sight and incidentally accept the royalties. If the play fails the author invariably blames the manager. If it succeeds it is because the piece is so big that even the producer's vulgarity, asinuity, and utter inability to appreciate Art could not destroy its worth. In other words, any author will tell you that plays succeed in spite of managers—not on account of them.

Generally the playwright insists on reading his play. He figures that no brain other than his can appreciate 'the subtleties and beauties of his composition, and forgets that any real audience which hears it must get its impression from a dozen actor-intellects much less keen than the one possessed by the poor, looked-down-upon manager. The manager, however, has been in the same position before, and if he is wise he reads the play himself, explaining that, while his brain-cells may be undeveloped, his time and his money are his, to do with as he likes. He reads the play, likes it, sends for the author, draws up a contract, and they come to an agreement. The author, who realizes that his is a master-work, makes a modest demand for five thousand dollars down, but the manager finally gets him to accept two thousand, and agrees to give him five per cent. of the gross up to four thousand a week, seven per cent. of the gross when it is over four thousand and under eight and ten per cent. of the total when it foots up eight thousand a week or over. They sign the contract after the author has impressed on the man with the bank roll the necessity of having Miss Tottie Coughdrops play the lead, and the awful run that will come from altering a single line of the masterpiece.

The manager has a stage director to whom he pays seventy-five hundred dollars a year, and a press agent to whom he pays six thousand dollars, and he immediately starts them to work, building,

casting, and booming the play. A company of actors is engaged at salaries ranging from forty to five hundred dollars a week—the total amounts to twenty-seven hundred dollars every seven days—and, as none of these players has saved a cent during the summer, he advances two week's salary to each, as well as the money for their costumes. For eight thousand dollars he has the scenery and "props" built, six thousand is spent on scenic painting, electrical effects and lithographing. The piece goes into rehearsals, and after another thousand has been dissipated in whipping the company into shape the *Mas of Mena* and *No Brains* buys three hundred dollars' worth of railway tickets, signs a check for five hundred dollars for transporting the show, and they all go away to Rochester to try the masterpiece on the "dog."

He is \$21,800 "in" before the curtain rises on the opening performance. For two weeks he stays with the show, neglecting all other business in an effort to bring order out of chaos and realize the author's conviction that this is the Great American Play. Of course the receipts during these two weeks are far below the expenses, and, when the show finally lands in a Broadway playhouse ready for the great test, the manager has backed the author to the extent of \$25,400. Incidentally he has seen a number of glaring errors in the piece and has forced the obstinate improvement on W. Shakespeare to cut lines, re-write scenes, eliminate characters, and obliterate dialogue, until the manuscript is about as similar to the original as a pair of gauze stockings is to a silkworm. If the play succeeds, the author will never say a word of thanks to the man responsible for the thousand and one changes; but if it fails he will damn him eternally as an idiotic meddler, a carpenter, a gas-fitter—anything but an expert in plays and players.

But the play doesn't fail. It makes a hit; and the next morning the reviewers proclaim it a powerful and welcome aid to the billion-dollar smile. It settles down to a season's run and week after week draws an average of ten thousand dollars into the manager's coffers. He is

playing "fifty-fifty"—that is, the theatre gets half of the gross receipts and he gets half. They divide on the newspaper advertising, which amounts to one hundred dollars a day, and they pay equal shares of the billboard, street car, subway, and elevated booming. When he signs the first royalty check for one thousand dollars he learns that this is to be sent to a playbroker who three years before made a life contract with the at-that-time unknown playwright, whereby the broker is to get ten per cent. of all royalties which may come to the author, no matter whether he (the broker) has been instrumental in disposing of the play or not. At the end of the week, after subtracting all expenses from his share of the box office receipts, the manager possesses profits amounting to eight hundred and fifty dollars. The author has nine hundred dollars, the playbroker one hundred dollars, and the house management, after deducting all disbursements for lighting, stage hands, ushers, advertising—everything save the rent—is winner to the extent of \$2,800.

This goes along for thirty weeks, when the hot weather forces the business to such an ebb that the theatre closes and the show goes to the storehouse for the summer. The manager balances his accounts and finds that of the original \$25,400 spent on the production he has regained \$30,500, and is \$5,000 loser on the season. The author has put twenty-five thousand dollars in the bank, or spent it; the playbroker has soaked away three thousand dollars—not spent it—and the theatre is winner to the extent of eighty thousand dollars, out of which forty-five thousand dollars must be paid for rent. If, as generally happens, the play does not average more than eight thousand dollars a week, all these profits are materially diminished, while the manager's losses are greatly increased. But he is not complaining. He smiles his share of the billion-dollar smile, realizing that he has the dramatic success of the year, and bides his time until cold air shall again make theatricals interesting.

His production is practically paid for, he has no unsettled bills (perhaps) and he possesses the greatest of all theatrical

assets—the record of having remained an entire season at one of the leading Broadway playhouses. The whole country has heard of the play and is waiting for it. The manager's innings have arrived. He orders a duplicate production; he engages and rehearses a second and less expensive company, and as the first of September approaches he makes a pilgrimage to the New Amsterdam Theatre on Forty-second Street, near Broadway. In this theatre, which they build and own, the Messrs. Marc Klaw and Abraham Lincoln Erlanger have their offices and from there they control the chief theatrical interests of the United States. They are the men who pull the strings which work the muscles that make the great American face break into the billion-dollar smile. Because they control three-fourths of the available first-class "time," a producer is forced to come to them for booking when he is ready to start on tour. Our manager is a man of importance, and he obtains an immediate audience. A frozen-faced man opens a set of books, does a little scratching on a pad, and before many hours have slipped by things are arranged satisfactorily. The "Number One" company will open in Chicago, Labor Day, and work east, playing only in the big cities until Boston is reached, where the run is to be indefinite. The "Number Two" company will start in St. Louis and, after swinging round a circle made up of Minneapolis, St. Paul, Milwaukee, Kansas City, and Omaha, will make a bee-line for Denver and the Pacific Coast. The original organization does not take half of the gross—it takes sixty and sixty-five per cent., and the second company gobbles, on an average, seventy-five per cent. of all the money taken through the box office window. The result? The organization which didn't quite pay for itself during the thirty weeks' metropolitan engagement plays forty weeks to an average weekly profit of \$2,600, and the second company plays forty-two weeks to an average weekly profit of nine hundred dollars.

The manager greets the dandelions and the hot weather of late June with a broad grin. He has made \$141,000 on the season—\$104,000 by the first com-

pany and \$37,800 by the second company. From this he subtracts \$5,000 unpaid on the original production and \$8,000 which it cost him to build the "Number Two" show and if he has been wise, he still has a net profit of \$127,000 drawing interest in the bank.

These two companies should be good for \$80,000 the third year, and, if the play is a "Brewster's Millions," or a "Way Down East," or a "Poily of the Circus," it should continue to bring fifty thousand dollars for the next three seasons. If it is a musical play or a dramatic piece, requiring a small cast and an inexpensive production, these profits may be greatly increased. "Floradora" made six hundred and thirty thousand dollars in three years. The "Merry Widow" has made two millions for its several producers and four hundred thousand dollars for the composer. "Paid in Full," written by a young newspaper man who less than two years ago was drawing a salary of fifty dollars a week, played an entire season at the Astor Theatre, New York, and this year five companies are presenting it throughout the country. The profits from this little play will amount into the hundreds of thousands of dollars before the second season is over and the author is receiving weekly royalties bigger than any year's salary he ever before made.

In the making of the theatrical part of the billion-dollar smile a curiously varied lot of wheels are constantly turning. There are establishments whose sole business is the typewriting of theatrical manuscripts; there are in New York a dozen scene-painting firms, employing from ten to one hundred men each. Frederic Thompson's stage carpentering, stage property, and electrical shops at Luna Park, Coney Island, employ one hundred and fifty men, all experts in the construction of the inanimate parts of theatrical productions. One wig-making establishment last year furnished the false hair for one hundred and seven plays, and for one of these four hundred wigs were necessary.

Along Broadway and Sixth Avenue there are forty establishments which have as their several functions the manufacture or sale of grease paints, costumes,

stage shoes, and stage lamps. One firm makes a comfortable fortune annually by furnishing chorus girls to managers; another does nothing but furnish "supers" for mob scenes; a dozen make a business of "placing" actors and actresses; five do nothing save sell plays, while a half dozen others make a business of furnishing plays for stock companies. Down on Twenty-eighth Street, which is known as "Tin Pan Alley," a dozen music publishing houses grind out new songs "hits" daily, and every month or so one of these songs becomes so popular that it makes for the author from fifteen to forty thousand dollars in half a year. In every block there is some school of acting or some academy where stage dancing is taught, and there are at least two places where, for six hundred dollars down, the people in charge will teach you how to write successful plays any one of which may be the Great American Drama. Stage transfer companies, trunk makers, theatrical photographers, and tremendous plants which make millions from the manufacture of photographs and block signs dot the landscape of Theatreland. Boarding-houses by the score which cater to none but theatrical folk, and printing plants which exist by the making and sale of theatrical post cards, theatre tickets, and theatrical newspapers are as thick as the actors themselves. All these and more are part and parcel to the billion-dollar smile—they are absolutely necessary to it.

Is it clear to you that there really is a billion-dollar smile? Do you believe that hundreds of thousands of people, scores of variegated trades and professions, and millions and millions of good, hard, round dollars are constantly at work in the effort to keep this sign of good nature ever present on everybody's face? Perhaps the fact will be a bit clearer if you take a glimpse at one of the smallest and seemingly most inconsequential things in the amusement world—the motion-picture industry.

There are six thousand individual motion-picture exhibition houses in the United States. Nine firms manufacture the films which furnish the material for the 4,500,000 performances which are given during the amusement season. In the

manufacturers' association upwards of one hundred film-service firms are represented, and every week twenty-one new reels of one thousand feet each are placed on the American market. So keen has become the competition in this film business that several firms maintain stock companies which do nothing but pose for motion pictures. Before the film is finally exposed the company goes through a course of rehearsals quite as rigorous as any preparation for a Broadway "first night," and one company is made up of well-known players headed by a former leading man for Madam Modjeska. Thousands of men, thousands of machines, millions of dollars are represented in this business, which has become so popular and so powerful, even in the big cities where other amusements are plentiful, that three of the most famous New York playhouses have been changed from vaudeville to picture theatres—the Union Square, the Harlem Opera House, and the Twenty-third Street Theatre. One of these auditoriums brings an annual rental of forty-six thousand dollars, and the total sum paid for locations in this country is more than six million dollars.

But pictures, like phonographs and band concerts, and musical festivals and penny arcades, are the small reasons for smiling, although they represent many millions of dollars and are responsible for a goodly portion of the grins, laughs, giggles, chuckles, chorles and guffaws which are constantly being heard in this good-natured land. There are other and bigger elements—there must be, for our standard of humor, like our standard of living, is as variegated as a Pennsylvania patchwork quilt or a Massachusetts mince pie.

A considerable wrinkle in the national smile is occasioned by that most American of all amusements, the circus; exhibitions are another big factor, as are their near relatives, the great summer parks; baseball, the national game, is an entertainment which contributes a large part of the oft-mentioned billion; college sports, especially football, are becoming yearly more popular as amusements, and there is not so great a difference between the entertaining possibilities of prize

fighting and grand opera as would appear from a casual consideration of their opposite characteristics. Understand, people do not get all their amusements in theatres; all their smiles are not brought about by watching play-actors; Spaniards obtain more enjoyment from bull-fights than from Calderon and Lope de Vegas; scenic railways and "helter-skelters" are quite as powerful amusement purveyors in America as are C. Fitch and R. Wagner.

It costs thousands of dollars a day to keep a circus "on the road," and there are a score of big and little tent shows operating 'twixt the Atlantic and the Pacific between the months of March and November. The average American may have an innate love for the sawdust ring and the excitement in and around "big tops," but he also has an instinctive bump of caustic criticism and a bred-in-the-bone hatred of being duped—despite anything the late Mr. Barnum may have had to say. A circus, to succeed, must be good because its patrons are expert judges of circuses. Competition among tent shows has become so strong that nothing save the extraordinary costs money—hence the billion-dollar smile.

Do you know that every circus—John Robinson's, the Forepaugh-Sells, Barnum and Bailey's and the Ringling Brothers, Buffalo Bill's, the Miller Brothers' 101 Ranch—has connected with it a carefully organized department which watches the crop reports, the weather reports, the market reports, and the financial conditions of the whole United States as keenly as does the Government itself or the corporations which depend on interior industrial affairs for their very existence? Before "hooking" Galion, Ohio, a circus looks over the reports for the last five years. The man who maps out the route finds whether the town is prosperous or poverty-stricken, he investigates the weather conditions that have existed during the six months previous; he inquires whether serious strikes or other labor troubles have visited Galion and the neighboring towns recently; he al-

ready knows the conditions of the roads, and the railway, hotel, and exhibiting facilities of the place, and when the time for decision arrives, he can name within two hundred dollars the business which the show will do in Galion, rain or shine. He is an expert. If he were not the circus would fail. Ninety-six car trains, seven hundred animals, and one thousand employees with a daily expense of five thousand dollars are things not to be trifled with—especially when winter quarters are eight months away and the whole countryside is dotted with competitors all alive and alert and willing and anxious to grab every dollar in or out of sight.

The billion-dollar smile is a result of business acumen. If the nation's amusements were not conducted with a view to obtaining nothing save the Almighty Dollar it would be only a million-dollar smile—and a very weak smile at that. Take the amusement parks as an example of the system and the long, hard thinking which is behind every American laugh. The greatest amusement park in existence—there are seven hundred in the United States alone—is Luna Park, correctly described as the Heart of Coney Island. It cost \$2,500,000 to build Luna Park and the weekly expense of running it amounts ordinarily to twenty-six thousand dollars. When the last summer commenced and the time arrived to throw open the gate of the big inclosure Frederic Thompson, who designed, built, and controls it, decided that, because of the recent period of financial unrest which had affected most the working folk of the country's metropolis, there would be less summer spending money than ever before during his career as a showman. Acting on this decision he sliced his weekly expenses to eighteen thousand dollars. Other less astute managers did not foresee the inevitable and lost hundreds of thousands of dollars. Thompson didn't. He contributed monumentally to the smile and made money which permitted him to join in the national chorle; but he would not have been able to do so had he not learned lessons while amusing the public.



The music of the old school bell woke on the morning breeze
And children of the long ago played 'neath the maple trees.

Illustrated by
Courtney of William
Simpson

Revised by A. M.
McKishnie, Toronto, for
The Silver and Golden
Days, by William
J. Fisher

At the Old Rail Fence

By ARCHIE P. MCKISHNIE

IT was the evening of a late June day. A long splash of gray cloud, hanging near the horizon, was edged with gold and lined with fiery crimson. Bye and bye the cloud opened its meshes so that the tardy glories of sunset dropped through and kissed the wide fields of standing grain like a promise. When the lights sped back and out, the breezes that had bounded all day across the fields settled to silence with a long sigh like a benediction.

Dayman, leaning against the old rail fence, watched it all. To him it was but the end of another day; a little resting time between days that he had grown to look forward to with pleasure. After he had eaten his supper and attended to the chores about the barns, somehow he always found himself here by the old rail fence, leaning against it and in the twilight enjoying the respite that comes to man after labor. If his nature responded to the beauty, the poetry, of the scene, he was unconscious of it. Or he may have become inured to it as man will become to things he does not realize the value of till he loses them. But Dayman was of that rugged mould of man who looks upon sentiment as a weakness and stifles its birth in his soul almost before its breath has stirred it. Strong and rugged, with a will that planned and executed in spite of resisting obstacles, God-fearing and honest, owner of four hundred acres of choice land, deacon in the Methodist Church, county councillor and school trustee, and a widower with a girl child eight years of age—such was Dayman in reality.

"Straight and honest as ever man was, a lover of office, opinionated and narrow, self-willed and conceited, reserved and

cold, a man loved by few and respected by many, four years a widower, with one child, a girl named Moll, eight years old and as wild as a stray kitten, and a housekeeper named Sarah Anderson, a widow also with a daughter."

This is how his average neighbor would describe the man. Perhaps he might go further and say that it was confidently expected that Dayman and the widder would make a match of it.

Dayman leaned upon the fence and watched the streak of light fade from the skies. His pipe had gone out; his thoughts had gone out, too; out away to when Fannie had been with him and Moll was astride this very fence, between them. Five years ago that was. Unconsciously he told himself much of the world's beauty had died with Fannie. He would have considered such a thought a weakness had it not been a dream of the aftertime. Even a strong, practical, unsentimental man is not responsible for the dreams his fancy weaves.

When he returned to the house, the oil lamp was burning brightly on the dining table. The weekly paper lay beside it. A tall, dark-featured woman was placing the supper dishes on the cupboard shelves. On a chair near the table sat a stockily-built, furtive-eyed girl about nine years of age. She leaned the picture book on her knees, her eyes on Dayman's face the while. When he glanced toward her she dropped her eyes to the page again and formed the words there with her lips.

Dayman seated himself, and, picking up the paper, read the council proceedings, the annual school report and the announcement of the annual tea meeting of

the Zion M. E. Church, the proceeds of which were to go toward erecting a Sunday school room. He read the reports with satisfaction. The council proceedings stated what Mr. Dayman had said, the school report what he had advised, the church announcement what he had done. He believed that people respected his opinions. He knew the church appreciated his donation of \$100. He felt that he held an enviable position in the community, and with characteristic frankness told himself that it was no more than he deserved.

He laid the paper on the table and took up another.

"Let me get your glasses," spoke the woman, reaching toward the mantel.

He watched her, speculatively, his habit with people and things, particularly with people. He believed Mrs. Anderson to be a model woman; accordingly that settled it. She was. It might be said of Dayman also that he believed New York city to be the greatest city in the world, although he had never seen it.

He had been considering asking Mrs. Anderson to marry him. She was thrifty, tidy and a good housekeeper. During the three years she had managed his household affairs, he had learned this. He had been kept too busy with the farm work to make an analysis of the woman even if he had wished it, and he was quite satisfied to let matters rest as they were. She performed her duties creditably. He paid her for doing it. Now that he wanted companionship, he felt he should marry again. Besides, there was Moll, little Moll, who needed a mother's guidance if ever a child did. Somehow, to think of the child was to think of the mother also. Dayman knew that no woman could ever take his dead wife's place in his heart, but of course he would not dwell upon such thoughts. "Love!" he thought. "I do not need love. I need companionship."

"May and I are going over to Mrs. Wilson's to spend the evening," said the woman, as she put Mr. Dayman's glasses before him.

He looked up, with a smile. "I will wait up for you," he said. "I have something to say to you."

"Then I will not go," she said eagerly, her black eyes reading his face.

"Yes, go, by all means. I will speak with you when you return."

He passed into the library when mother and child had gone to their room. The long window was open, and he stepped outside on the verandah. He walked down it, to its farthest end, his slippery feet falling noiselessly. Through the open window of the far bed-room voices came to him, but he paid no attention until he heard his own name mentioned.

"Why do you call him Old Dayman?"

"You are such an old-fashioned child, May," came Mrs. Anderson's voice childishly. "Of course I'll marry him."

Then the voices sank to a murmur. Next came the girl's voice.

"And you'll send that Moll away, won't you, mother. I just hate her, I do."

"She won't bother you any more after to-night, dear," the mother reassured her.

"If Old Dayman knew you whipped her and sent her to bed without her supper—"

The man on the verandah clinched his hands and waited for the answer. He heard the woman laugh.

"It isn't the first time, you dear old-fashioned child, is it? No fear of her telling him. Once when she threatened to do it, I told her that if her father knew how bad she had been, he would leave her and never see her again. That settled her. She begged me not to tell him, but—"

The voice died away.

Dayman sat there until he saw mother and daughter leave the house; then fatteringly he arose and groped his way inside like a drunken man. The moon had come up above the distant wood and its yellow light swept the wide fields that were his. Down at the foot of the garden his gaze wandered, down to where an old rail fence stood silhouetted against the moon's glory.

He entered the house and groped his way upstairs. It was the first time he had ascended those stairs in weeks. Down the hall he felt his way, until his fingers found the latch on a little door. He opened it softly; and through the dark came to him a long sigh of a restless, weary child.

"God! God!" he groaned, and stepped back as though struck.

He descended the stairs slowly and took the lamp off the table. Then he went back to that little room.

He set the lamp down upon the bare little table, and stood looking down at the wee face upon the pillow. It was a dirty, tear-stained face, and the fullness of cheek belonging to a child of eight was not there. The long lashes were tangled together, and one grimy little hand was clenched tight against the coverlet. The golden red hair was matted across the forehead. He bent lower. There were burdock burrs in it.

He looked about the room. In places the plaster had fallen away. The walls were moldy and smelt of damp. The boards of the floor were damp. A pair of old, frayed shoes lay on the floor, their toes touching each other. He picked one up. God! he thought, "How blind I must have been!" He picked up a little, torn stocking, pressing its foot between his hot hands. It was wet and chill. He held it to the light, and, pitiful heaven, there he saw the long stitches baby fingers had made; red yarn woven in and out among the black, to hold the shabby, clammy thing together. He threw it from him, and leaped against the wall. He brushed his arm across his face; he stooped, and picked the stocking up again, pressing it to his bosom with a dry sob.

"Daddy, oh, daddy!"

He sprang erect at the cry, his throat muscles tense, his face gray with the stress of years of pity, given him in a moment's time.

"Moll, oh, Moll!" he cried, and gathered the little girl to his breast.

He carried her from the room, down the stairs and outside. Down the long, dewy lawn he carried her, his whiskered face against hers, her fingers stroking his hair.

At the old rail fence he paused, and, wrapping his coat about the girl's shoulders, he placed her upon the topmost rail.

"Oh, Daddy!" she cried, and looked with her dead mother's eyes into his,

"Take me here in the evenings always, will you, Daddy?"

"Always, Moll, always," he answered, chokingly.

And the moonlight, kissing their faces, showed a heart-bunger satisfied.

For more than an hour the man thought and saw; thought of all his blindness had made him miss, saw what his awakening was to give him. When he turned toward the house, Moll slept, cuddling against him, her weak hands still clasped about his neck, as though to hold what she had found. So nature is ever wakeful and watchful of its master, the soul.

He carried her to his own room and placed her in his bed. He had to loosen her clasp with his hands. Oddly, they seemed so strong to hold, his so weak to untwine.

Then he passed out, and into the library. From a pigeon hole in his desk he took a crumpled letter, and, unfolding it, perused it half aloud.

"Dear Brother Ben,—In spite of all you say, I still want to come to you. Oh, believe me brother, I know I would be satisfied to live your life with you. And you want me—you want me more than you know. I am growing older every day, Ben; imagine me, a gray-haired old spinster if you will, and I am that, I know. But, brother, I have a heart full of love for the lad who used to romp with me in the old, dead days. You are all I have in the world now, you and baby Moll, whom I have never seen, but love just the same. Let me come to you both, Ben; something tells me that you need me, something tells me little Moll needs me. We could all be so happy together."

SISTER ANN."

He laid the letter aside, his face working. Then he picked up the one he had laboriously penned in reply, and tore open the envelope.

As he read it, his cheek reddened at its heartlessness.

"Dear Sister,—Your letter to hand. I thank you for its kindly sentiment; it is like you to want to do something gener-

ous. But as I have told you, I do not think you could be satisfied among us rough farming people; you, a wealthy, educated woman, accustomed to the ease of city life. No, I cannot consent to it. It is best to let matters rest as they are. I have an excellent housekeeper, who also looks after my child as though she were her own—"

Dayman broke off; gripping the letter in his strong fingers, he tore it into a thousand pieces, and threw them from him. Then he picked up his pen and wrote:

Dear Ann,—Come as soon as you can. I have needed you—yes, more than I knew. Little Moll needs you, you cannot guess how much until you come. We will have—"

He straightened up, his face crimson. He felt ashamed to express his feelings. With a smile he finished the sentence:

—"One another. Come to our home and our hearts, sister.

BEN."

As he sealed the letter and put a stamp upon it, he heard Mrs. Anderson's voice in the hall.

"Why, the dining-room is in darkness!" she was saying.

Dayman took the lamp from his desk, carried it out to the other room. Then he leaned against the table, waiting.

"I came back as soon as possible," said the woman, as she entered. "You said there was something—"

"I wished to say to you. Yes. Please sit down."

Dayman's voice was even. There was nothing about the man to betray his feelings. In some respects he was strong—very strong.

He observed, without seeming to, the look of understanding that passed between the black-eyed woman and the old, Jap-eyed child.

"I wish you to remain, May," he said, as, at a nod from her mother, the girl turned to leave the room.

She flung herself sullenly into a chair, at his command.

"Mrs. Anderson," said Dayman, tak-

ing up the paper and folding it carefully, "as you are aware, I am a man not given to long speech."

She nodded, and leaned toward him slightly.

"Therefore," he resumed, "I will be brief in what I have to say. Tell me," he said, forcing a smile, "has not your position in my home grown irksome of late?"

She hesitated before, woman-like, putting her own construction on his words.

"Yes," she answered at length. "It has."

Relentless, he watched the hope grow in her eyes.

"I am glad to know it," he said, "because the arrangement has also become irksome to me. I want more than a housekeeper, I want a companion. Someone," he cried, his voice low with feeling, "to look after my little girl, who has lost her mother and needs a woman's love."

She arose from her chair, and came over beside him then. He looked upon the woman, all his soul sick with disgust, not altogether for the part she was playing, but for the one he was playing also.

"Dear little Moll!" sighed the woman. "Surely it would not be hard to find one who would love such a sweet child."

"I don't know," said Dayman, wearily.

"I only know for an assurance there is one—and she will share my home, and look after my daughter. This woman is my sister. You are at liberty to leave whenever you wish, Mrs. Anderson."

At the low words, casually spoken, the mask seemed to drop from the woman's face. She turned slowly and faced him, gripping the back of a chair with her long, strong fingers. Unconsciously, Dayman's gaze wandered from her narrowed eyes to those of the child in the corner. They were the same. Narrow, cat-like, baleful.

"That is all," he said, seating himself and taking a cheque-book from his pocket. "I believe I was to give a month's notice. If you will go to-morrow, I will pay you six month's wages in advance."

"Take it, Ma. You know how we hate the old hypocrite," cried the child.

Dayman looked up with a frown. The woman simply laughed.

"Give me the cheque and we will go to-morrow," she said.

Dayman hurriedly filled in the cheque. He had said enough; he did not want to say more. He had learned so much in such a brief time, he felt he could not stand a much greater strain. He handed the cheque to the woman without a word. She snatched it eagerly.

"Now," she cried, turning upon him, "I will tell you just what you are. I will tell you—"

He held up his hand.

"Another word and I shall stop payment of that cheque," he said, calmly.

"At six in the morning I shall have the man here at the door with a conveyance to the station. If you are ready to go at that time, he will drive you over."

He watched her sweep from the room; then turned away, the child's parting shot in his ears:

"Blind old miser!"

He closed and locked the doors, turned the lights out, and went back to his bed-room. He sank beside the bed and drew little Moll's hands over against his cheek.

And so he stayed, watching through the window the moon-rays kissing an old rail fence until a great peace rested in his soul.

Canadian Work in the Season's Books



HALF-BREEDS RUNNING BUFFALO.

From a painting by Paul Kane, by permission.

Reproduced by Courtesy of, Wilkes, Weyss

Illustrated at "Where the Buffalo Roamed," by E. L. Mearns

Northcliffe and Munsey

Two of the Greatest Publishers in the World, Lord Northcliffe, Representing Great Britain, and Mr. Frank Munsey, Representing the United States, met Recently as Guests of the New York Herald at a Luncheon—They Met to Discuss Important Literary Questions of the Day, and Their Views About Newspapers, Books and Magazines are of Interest to English Speaking People Everywhere—Here Were two Notable Personalities, two Brilliantly Successful Careers Brought Into Interesting Contrast.

WHEN asked about the ideal magazine, and how the American and English magazines compared, Lord Northcliffe said:

"I do not hesitate to say that your popular magazines are infinitely the best in the world. There is no question about it. The monthly magazine of America has a *raison d'être* that we lack in England, where weekly publications have grown greatly and have somewhat taken the field away from the monthly magazines.

Then the magazine in England has a competitor that appears to be missing here. I refer to the cheap copyright novel by the best writers, sold from nine cents to fourteen cents a volume. For fourteen cents you can obtain clothbound well-printed books by the very best writers.

Charles Dickens' Household Words, in my opinion, was the ideal magazine. Dickens was, par excellence, the best magazine editor of his or any time. You may get some idea of the labor he took by reading Foster's Life. Examine a page of manuscript edited by Dickens or talk of the matter with any of his contributors, as I have done with Mr. Parkinson, one of the last of them, who died but a few weeks ago, since I left England.

Dickens had initiation in looking ahead and ordering the suitable contribution. He knew exactly what man to commission, and think of the brilliant men he produced! George Augustus Sala, for instance. Was there ever a better general and descriptive writer? I consider Sala's "Journey Due North," which appeared in Dickens' Household Words, or in his other magazine, All

the Year Round—I forget which for the moment—the very best piece of travel writing I know.

As to the competition of the American Sunday newspaper and the American magazine, that, I think, is somewhat exaggerated. It is heresy, I understand, to say anything against the Sunday newspapers. But they have been so systematized into sameness and are shot at you every Sunday morning in such an arbitrary form as to be robbed of half their value.

The American Sunday newspaper has no possibility of existence in England, for many reasons, though one would be enough, this very arbitrariness.

Let us suppose that you are a bachelor, a lawyer, for example. There is fired into your apartment every Sunday, whether you want it or not, a real estate section; a section urging children to be, if possible, sossier than nature made them; a section devoted to people out of work, and another section given up to the mysteries of the feminine toilet. When a man has thrown away all that he does not want to read he has about as much left as would make a French morning paper.

I do not say that our method is better; but the same person in England will for about the same amount provide himself with several publications. Our range is so much more elastic than yours. Our weekly publications are issued in myriads. I should not like to say how many there are in our country. Of weekly gardening publications alone, at prices ranging from one cent to six cents, there is a whole library, and as I do not happen to possess one of



Lord Northcliffe.

Lord Northcliffe, born Alfred Harmsworth, is the son of a barrister of Dublin county, Ireland. He is forty-three years old. When a boy he was away from home and became a reporter, securing \$5 a week on a London weekly. At twenty-two years of age he founded a weekly paper, Answers to Correspondents, which he built up to a circulation of 50,000. His next project was to start other weekly periodicals of various types. He is the owner of the London Daily Mail, which has a circulation of a million copies a day, and he recently acquired an interest in the London Times, commonly known as "The Thunderer." Today he controls fifty publications. In 1904, for distinguished public services, he was created Northcliffe, first Baron of Thames.

them myself I may be permitted to say that they are excellently edited.

Instead, therefore, of buying one "arbitrary" publication, the British readers, who spend a great deal on their reading, purchase a number of varied publications. Our method again helps to stop the growth of the English magazine.

I do not see any great increase in weekly publications here. The country is too vast. It is more suited to monthly publications.

"What is the ideal price of a newspaper?" Lord Northcliffe was asked.

"Mr Munsey and I have often quarreled over that; we disagree radically. He has very clear ideas on the subject. As for me, I think the one cent paper must be either raised in price or materially reduced in size; as the forests are depleted, the price of paper therefore naturally increases.

With paper at its present price no human being can make a self-respecting living from an eighteen page one cent paper unless he puts himself at the mercy of the advertisers."

Mr. Munsey said, among other things: "Most of the American publishers edit their advertising carefully. Our advertising pages are far cleaner than those in England.

The problem of the Sunday newspaper? Well, I publish a Sunday paper in Washington, but if I were running one in New York I wouldn't know how to run it. Nothing new in Sunday journalism has been discovered for fifteen years. Since that time we have had only copies of copies. All you can say is that some of them are worse than others. Few of them are bad enough to be really bad, but none of them is good enough to be really good.

I can say now what I said to the Paris Herald a year ago—the Sunday paper should be made better and sold at ten cents. There should be more quality and not so much quantity.

I would add to the regular daily issue a Sunday magazine section. The daily paper

is in a position to do the magazine business better than the magazine can do it. It can get the same circulation in a more compact field, saving enormously in shipping charges; it can get heavy local advertising; it can give local news, and it can be timely. All of these things are denied to the magazine. I'm giving away a good thing, but if I ran a Sunday newspaper in New York City I'd make at least one section of it as good as the best magazine.

The trouble with the book business lies with the authors and the agents. The book business is all wrong. The normal price of a book ought to be fifty cents and not a dollar and a half.

Fifteen or twenty years ago the author put himself in the hands of a good publisher and stayed with him for life. His publishers built up a business round him and paid him the standard royalty of 10 per cent. Both publishers and authors did well.

Then came the literary agent. Wait, of London, was the first, I think, who made a business of booming authors' prices; he set the publishers to bidding against one another and ran royalties up as high as 30 per cent. or more on the gross retail price of a book.

With such large royalties—amounting on \$1.50 book to 40c or 45c a copy—the publisher gets no satisfactory return, for he must sell a \$1.50 book to the dealer for about 80c. The whole thing is wrong. A man with hardly a dollar can get an author to rent him a manuscript, get somebody to set it up in type and somebody to print it. Then he offers it to the dealers.

Men of to-day don't put the thought, the candle-light into their work. They are too eager to live well and buy well. I wouldn't turn things back. This is all a part of human development. We'll square the new things to us and ourselves to the new things, but at present the authors are too much interested in fine houses and automobiles."



Frank A. Munsey

Mr. Munsey was born in Maine, August 25, 1864. As a boy he "picked up telegraphs" and was sent to Augusta, as messenger of the telegraph office there. In 1889 he obtained a backing of \$10,000 and came to New York to found the Golden Age. At the last moment his backers withdrew, but he started the magazine with \$50 he had saved. In five years he had gained off \$100,000 a year, but the tide turned, and in 1899 he started Munsey's Weekly. Two years later he changed it to Munsey's Magazine and changed to one copy. It was a new venture in the publishing world, and it was a success. The new company refused to distribute the magazine, and Mr. Munsey organized his own distributing houses. Today he owns four magazines devoted to popular literature and four daily newspapers. The Munsey magazines reach about 30,000,000 readers, and Munsey's Weekly is one of the best-selling fiction monthlies.

The Man Who Built the St. Clair Tunnel

By G. W. BROCK

HE, who can peer into the future, and with unerring judgment, foretell what will come to pass years hence, should, in these modern days of idle dreamers and glib conjurers, be entitled to special distinction. There are a few men, however, even outside the ranks of the ubiquitous weather prophet, who, basing their predictions solely on genius and power developed in life work, complete mastery over detail and comprehensive grasp of potentialities, stand in a class by themselves. Invariably they have been the greatest inventors and benefactors of the age they lived in and the cause they served.

The famous St. Clair tunnel between Sarnia and Port Huron was opened in the fall of 1891. At that time the chief engineer of the marvellous work, Mr. Joseph Hobson, who designed and supervised its construction, suggested that electricity be used instead of steam for hauling trains through the two and a quarter-mile tube, but electricity had not been sufficiently tested then as a tractive power and no company, contractor or capitalist had faith sufficient in its feasibility or economic value to undertake the project. To-day—just seventeen years later—the suggestion of Mr. Hobson has become a realization. The electrification of the under-

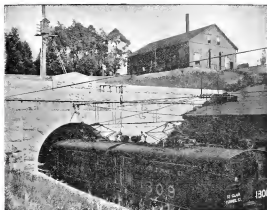
ground road is a feat, recently accomplished, and signalized by a demonstration that attracted to the scene the master minds of a continent—an auspicious event marking that quickening interest which heralds the success of an other great enterprise and establishes an epoch in the march of human achievement. It is a culmination of engineering triumph that stands out pre-eminently in the open book of success. Though not the man in charge of this wonderful piece of electric engineering it was no doubt the suggestion and confidence born in the practical mind of Mr. Hobson which inspired in others the faith and conviction in a project since translated into purpose and action.

When the former chief engineer of the Grand Trunk Railway system made the suggestion, nearly a generation ago it was an evidence of superior insight, the eye of concentration focused on the possibilities of the future, and unshaken confidence in a science that has developed with marvellous strides in the world's uplift and progress.

Such a man is Mr. Hobson, the veteran consulting engineer of the G.T.R. The gifts of imagination, foresight and resource with which he is splendidly endowed, early manifested themselves. They were carefully trained and cultivated un-



Joseph Hobson
The Man who Engineered the St. Clair Tunnel



Electric Locomotive at Tunnel Entrance

til in later years they found expression in that stupendous undertaking, the building of the St. Clair tunnel. It was he who planned, designed and carried through the work, requiring a little over two years in construction and involving an outlay of two and three-quarter million dollars. Away back in the eighties the work began; the fall of 1891 witnessed its completion. It was regarded in those days as a proposition of tremendous magnitude but all difficulties were eventually overcome. At the formal opening on September 19th, 1891, railway magnates and renowned engineers from two continents assembled to take part in the ceremony and do honor to the indomitable pluck and perseverance of the man behind the exploit.

All this is an old story now; nevertheless it is an important link in a chain of circumstances leading up to November 12th, 1908—the electrification of the tunnel. Once more there journeyed to Sarnia from all over America engineers,

contractors and railway men who a score of years before, would have scoffed the proposal of the displacement of steam by electricity for the purposes of traction as utterly impractical—for the mightiest of all forces was then a comparatively unknown and unheard-of power. There was not a trolley car, an electric railway or an electric locomotive in Canada; now there are nearly 1,000 miles of electric line in the Dominion. Mr. Hobson's suggestion, considering the time that it was made, the then lack of acquaintance with electricity, the doubts and criticisms with respect to its use and possibilities, reveals to-day all the more clearly the practical turn of a master mind. So strong and deeply rooted was public prejudice that men fought shy of investing a dollar in such enterprises, whereas now capitalists crowd the world centres anxious to pour their millions into city, suburban and cross-country lines of transportation. The reversion of feeling has been almost as wonderful

as the varied operations of the current itself. It is only by recalling such incidents and circumstances that one can measure the mental girth of a man like Mr. Hobson, his broad outlook, commanding ability, keen foresight and pre-eminence in his profession.

Near the City of Guelph in Western Ontario, Mr. Hobson was born and to-day resides in Hamilton, within thirty miles of the spot of his nativity. Now, in the seventy-fifth year of his age, his abundant hair and flowing beard whitened by the snows of seventy-five Canadian winters—honored and esteemed—

veying and engineering. He laid the foundation of his life work so worthily and well that he rose to the highest position in the branch of the service that the company, with which he has been engaged so long, could bestow—that of chief engineer of the Grand Trunk system. His railway experience dates from 1862, and his first commission was as deputy engineer of construction of the G.T.R. west of Toronto. Later, he was assistant on various lines in Nova Scotia. Then for eleven years he was employed on construction of the old Wellington, Grey and Bruce road. From 1870 to

THE MAN WHO BUILT THE ST. CLAIR TUNNEL

the Victoria Bridge, Montreal. Mr. Hobson is a member of the Canadian and American Societies of Civil Engineers and of the Institute of Civil Engineers in England.

Why, it may be asked, was the St. Clair tunnel built? Simply to overcome the fickle disposition and changeable character of the river of that name, its waters rushing first this way and then that, sometimes standing still and at other times in their turbid rush, causing an ice jam that rendered the stream impassable for ferry, barge, or tug. Often was traffic completely obstructed. A great corpora-

tion of the tunnel is two per cent., while the flat middle section, about 1,700 feet in length, has a grade of 0.1 per cent., sufficient to provide for the proper drainage of any seepage water. A single track extends through the tunnel, while a double track is laid in both the approaches. The tunnel itself consists of cast iron rings built up in sections, the inside diameter of which is about nineteen feet. The advantage of hauling freight and passenger cars through the underground road by means of electric locomotives rather than steam appealed strongly to railway for many rea-



Interior of St. Clair Tunnel



Port Huron Grade From Tunnel

the veteran engineer of St. Clair tunnel fame is enjoying restful old age. His eye is still bright, his mind alert and his step elastic. A gentleman of kindly manners and quiet dignity, it is an impressive sight to see him walking along the streets of the Ambitious City keeping step with his strong, stalwart son, Robert, who is president of the Canadian Manufacturers' Association, and is rapidly winning as foremost a place in the busy industrial arena as his aged father has in the great engineering world.

As a boy Joseph Hobson studied sur-

veying and engineering. He laid the foundation of his life work so worthily and well that he rose to the highest position in the branch of the service that the company, with which he has been engaged so long, could bestow—that of chief engineer of the Grand Trunk system. His railway experience dates from 1862, and his first commission was as deputy engineer of construction of the G.T.R. west of Toronto. Later, he was assistant on various lines in Nova Scotia. Then for eleven years he was employed on construction of the old Wellington, Grey and Bruce road. From 1870 to

1873 he was resident engineer of that mammoth undertaking, the International Bridge, which spans Niagara's rushing waters. Next, appointed assistant engineer of the western division of the G.T.R. he was two years later made chief engineer, a post which he filled with such efficiency and acceptance that, in 1896, he was created engineer-in-chief of the entire G.T.R. system. To-day he is consulting engineer for the great highway, after a life crowned by many achievements and marked by numerous triumphs, the final undertaking of his active career being the enlargement of

tions, among them freedom from smoke, gases, etc., with their attendant dangers and discomforts, together with economy of operation and facility of handling. The tunnel is lighted by electricity and all drainage and seepage water removed by electric pumps. The alternating current system is in vogue, a three-phase system being used for the distribution of power required for pumping and for shop motors, with single-phase distribution for locomotives and lighting. It was the first single-phase piece of road started in America. Three electric locomotives are provided for the traction service, which,

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it may be remarked in passing, is the heaviest railway service in the world handled by electricity. Each locomotive has a draw bar pull of 50,000 pounds when operating at a speed of 10 miles an hour, and can make the trip from terminal to terminal with a 1,000-ton train in 15 minutes, or four 1,000-ton trains an hour, which gives a capacity three times as great as demanded at the present time. Future needs and development have thus been amply provided for in the electric installation. Each of the three locomotives, which have replaced four steam ones, consists of two half-units, each half-unit mounted on three pairs of axles driven through the gears by three single-phase motors of 250 horsepower each, the nominal horsepower unit being 1,500. A locomotive will easily handle a 1,000-ton train at a speed of 12 to 14 miles an hour on a two per cent. grade. Electric pumping plants have been installed at both tunnel portals to free the approaches from water due to rain or melting snow.

This wonderful underground tube is illuminated by 480 incandescent lights while 30 arc lamps are provided in the yards at either terminal. The overhead equipment for supporting the trolley in-

side the tunnel shell does not encroach on the tunnel opening more than nine inches. This has been accomplished by bolting through the tunnel shell special iron brackets each of which supports two special-shaped insulators. These insulators uphold steel messenger cables which are drawn taut throughout the length of the tunnel and attached at the portal to special brackets. Special clamps are attached to these messenger cables at points between the insulator supports and these in turn serve to sustain the two trolley wires. The insulator supports are attached to the tunnel shell at intervals of 12 feet as also are the clamps connecting the messenger cable with the trolley.

A splendid power plant is located on the Port Huron bank of the St. Clair River not far from the centre line of the tunnel. It is a pressed brick structure simply equipped with pumps, turbines, generators, excitors, and a ten-panel switchboard. The complete electric equipment of the tunnel was installed without interference to traffic, and the gradual transfer from steam to electric operation was made without delay in the service—a feat in itself remarkable and unique.



Below by Group H. Andrews

The Alters Parted and Out From Thence Stopped the Mast
Margaret's Boat I River Saw Alive.



Overhead Work at Port Huron Station

The Reward of Virtue

By M. R. S. ANDREWS

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THIS is a story about my guide, Josef Vezina. He's a corking guide and a wonder at hunting, and all sorts of a good fellow besides, but he's a French-Canadian habitant, and that means that he's blind as a bat to some ideas perfectly evident to us. So he did a stunt last autumn one day, all out of kindness of heart, which came near get-

ting me into a nasty hole, and would, if my friend, Arthur Shackleton, my roommate at college last year, hadn't been the best ever, and too square himself to think unsquareness of another fellow. It turned out only a joke on me after it was straightened out, but I was feeling rather shy for a while along at first.

I ought to give some idea of the sort

Josef is. Well, to look at he's a tall lean, powerful chap of twenty-four, with slim hips and big shoulders, and black hair, and large, light blue eyes which are simply marvellous. They are wide open always, and snap back and forth over everything like lightning, and there isn't a visible object for miles that they miss. Why, one day out on the lake in a canoe, fishing, Josef said, in his soft respectful voice:

"M'sieur Bob!"

And I answered "Oui—what is it, Josef?"

"If M'sieur will look—so—in the line of my paddle"—he held it out as lightly as a pencil—"V'la un oiseau-de-proie"—hawk—"on the tree across the lake."

I looked till my eyeballs popped, and not a blessed bird could I see for minutes, and then, with much directing from Josef, I caught sight of a lump with a wriggle to it, on the top branch of a spruce like a thousand other spruces, halfway up a hillside.

It's a treat to see him bend over a dim footprint in the moss, deep in the woods, and to watch those search-light eyes widen and brighten, and notice how he puts his rough fingers down as delicately as a lady. Then in a minute he'll blink a quick glance and say quietly:

"Un original, M'sieur Bob—a moose. There is about an hour that he passed. It is a middle one, and he was not frightened. He sat trotted."

At first I used to say "Gosh! how can you tell all that, Josef?" and he would shrug his shoulders and look embarrassed.

"But it is easy—c'est facile—M'sieur. The print is not large or deeply sunken—c'est—so the animal is of medium size. The marks are close together—he did not jump long jumps as one does to hurry, when effrayé. And the left hind foot and right fore foot come side by side—an animal trots so."

"And the hour, Josef?"

For the life of him he can't exactly explain that, but two or three times his guesses have been exactly verified. He murmurs something about whether the fern is withered which the moose crushed into his step, and whether a leaf or little twigs have fallen into it, but he lets a

lot go unexplained. I reckon it's judgment that's come to be instinct by practice and thinking about it. For I believe he dreams hunting, he's so crazy on the subject, and he's sure a shark at it, too.

He's a shy fellow and won't talk to most people, but he's got used to me because we've gone off on trips. Being in the woods alone with a person, camping in one tent at night, and tramping in one another's steps all day long; putting up with short rations and discomfort, and then having the fun and glory of killing a caribou, or getting a five-pound trout together—that game makes you feel as if you knew the other fellow pretty well. Especially if it rains—Holy like! We did have rain on one trip to drown a frog. Three days of it. We were off to find a lake up the right branch of the Castor Noir River, and we didn't find it at all that "rescousse"—as the guides say—and we got wetter every step and didn't get dry at night so you'd notice it, and altogether it was a moist and melancholy excursion. But Josef was such a brick that I had a good time anyway—I've discovered that there are many varieties of good times and there's one tied up in about every package, if you'll look hard, and shake it out. So we used to have lots of fun building a whooping blaze at night near some little green-mossy arrangement of a brook, and making it go in spite of the rain—Josef's a wizard at that. We'd get the tent up and chop for the all-night fire, and dry out our clothes and things—it's wonderful how much you can. And then we'd have snapper, and I never hope to taste anything as good as that fried bacon with corn-mel flapjacks. Maple sugar's fine mixed right in, too—we didn't stop for courses. I've had meals at Sherry's and they're not in it with our bacon and flapjacks. Then Josef would fumble in his soggy pocket and bring out an old black pipe, and fumble in another pocket and bring out a marbled plug of tobacco, and

slice off some with his ferocious hunting knife, out of the caribou skin case with fringe of the hide, which he wears always on his belt. Then, when he'd lit up he'd start in to amuse me—I think he was deadly afraid I'd get bored before we found that lake. He'd tell me any-

thing on an evening off in the woods like that by ourselves—especially, as I said, if it rained. He told me about his sweetheart who died, and about the hundred dollars he'd saved up in five years and then had to pay the doctor from Quebec when his father was awfully ill. He's had a hard time in some ways, that Josef—yet he has his hunting, which is a great pleasure. I'd tell him about college and big cities, where he's never been in his life, not even to Quebec, and he'd ask the simplest, most child-like questions about things, so that sometimes it made me feel sorry and a bit ashamed somehow to have had all the chances.

After we'd talked a while that way I'd get him to sing for me, for he's got a corking voice and they are all musical, these habitants. Some of the airs were fascinating, and the words, too, and afterward I got him to write down a few for me. The one I liked best began thus way:

Les grands betes se promenant
Le long de leur foret—
C'est aux betes une salle—
Le foret, c'est leur salle;
Et le roi de la salle
C'est le Roi Original.

Chanceux est le chasseur
Et louable, qui est capable
Vaincre le Roi Original.

I had a bit of trouble making out the words because he spells his own style and splits up syllables any way that it sounds to him. I'd like to give some of it the way he wrote it, for it sure was queer, but I'd feel as if I were playing a mean trick on poor old Josef if I did that. When he brought the songs to me, written on a piece of brown paper that came around a can of pork and beans, he shrugged his shoulders in an embarrassed way and blinked those enormous light eyes half a dozen times fast, and said:

"Sais pas, if M'sieur is capable to read my writing. I do not write very well—me." Then the shoulder stunt. "M'sieur will pardon, as I have had little of instruction. I was the eldest and could go to the school but two years. It was

necessary that I should work and gain money. Therefore M'sieur will pardon the writing." And you bet I pardoned it, and you see I can't make a joke of it after that.

All this song and dance is just to explain how Josef and I got to be a good pair, so that he'd get up any hour of the night to hunt with me, and jump at the chance; and would always manage to get me the best pool on a river for fishing, and never let me realize that I was hogging things till after I'd done it. Sometimes the other guides were up in the air at him, but Josef didn't mind. However, the one chance that was apparently the ambition of his life he'd never yet been able to give me, and that was to kill a moose. I'd been pretty slow at getting even a caribou, and missed one or two somehow—they're darned easy things to overshoot, for all they're so big. But that I'd finally accomplished, and I drew a good head with thirty points to the panaches—horns—so Josef's mind was at rest so far. At the present moment the principal reason he was living—you'd think—was that I should get "un original," and I didn't have any objections myself either.

That's the way things stood when Arthur Shackleton came up to the camp. Shacky's the best sport going, but a greenhorn in the woods—he'd tell you so himself promptly. I saw Josef sizing him up with those huge shy eyes, as Shacky stood on the dock and fired my 30-40 Winchester at a target before we started out on the trip I'm going to tell about. Josef had one foot in the canoe, loading pacquetons into it, busy as a beaver and silent as the grave, and almost too shy to glance at the bunch of "Messieurs" who were popping the guns—all the same he didn't miss a motion. He knew perfectly that Shacky had to be shown the action of the Winchester—how you saw the guard to load, and then saw it again to throw out the shell and put in a fresh cartridge. If it had been the Archangel Michael, Josef wouldn't have taken much stock in a fellow who didn't understand the Winchester action, and that afternoon poor old Shacky settled himself. We'd been traveling all day, paddling in canoes and tramping on portages, and we'd gone

through two or three lakes and were now working up a little river full of rapids, but with long "eaux mortes" between them. We were getting to the end of such a dead-water, and Shacky's canoe was in front, with a guide in bow and stern, and him in the middle, with a rifle. We were behind, but neither of Shacky's guides, Blanc or Zoetique, saw the caribou till Josef gave a blood-curdling whisper that waked them up:

"C—caribou! C—caribou!"

And, sure enough, there it was, but so hidden in the branches on the left bank that no eyes but those big microscopes of Josef's could have picked out the beast. The stream narrowed just there and a ripple of water dashed over the stones between alders on one side, where the caribou was, and a pebbly shore in front of alders, on the other. Of course the animal heard Josef's whisper—that couldn't be helped. And what do you think he did? He're crazy in the head, those caribou. He gave a leap out of the alders that hid him, and jumped across the rapids with a tremendous splashing, and stopped on the pebbles in full sight of the audience, and stared at us. I suppose he didn't know where the trouble was coming from—or else he didn't know it was trouble. And liked our looks—but that question can't be settled this side of the grave. Anyhow, Zoetique swung the canoe around with one mighty stroke so that Shacky had a nice left-hand shot, and the caribou stood as if trained and waited for him to be good and ready: and poor old Shacky proceeded to profit by my lessons on the Winchester. He put the rifle to his shoulder and sighted with care, and started in and worked the lever back and forth, back and forth, till he'd loaded and thrown out all five cartridges—and never once touched the trigger. The caribou stood petrified with astonishment while he went through with this supporting performance, making a most unholy racket of course. And when he'd quite finished and the last cartridge lay in the bottom of the boat—they rained all over him—the beast struck out his nose and took to the underbrush, a perfectly good caribou still. It sounds like an impossibility, but it's an absolutely true tale—it was a pure case of blue funk of course.

And he wasn't used to guns—it's an outrage to bring a boy up like that.

Well, old Shacky was as game as they make 'em about it, and apologized profusely for wasting good meat, and never whined a whine on his own account. But that didn't help with Josef. I explained at length how the M'sieur was new to the gun, but when his big eyes lighted on Shacky I saw such contempt in them I was dreadfully afraid Shacky'd see it too. He'd queered himself all right, and I believe Josef would have hated to guide for him at three dollars a day, he despised him so. Yet that's putting it strong—there aren't many things the French-Canadians won't do for money, poor fellows. Anyway, as things were, Josef never looked at Shacky, and acted, as far as he decently could, as if he wasn't there.

We came to the lake where we were to camp, and the four men put up the tents, and we settled things, and then Josef sneaked off in a canoe alone to see what the signs were for game. We'd planned to hunt first on the Riviere aux Isles, the inlet to this lake, which was said to be broad and grassy in spots.

It was clean dark when Josef got back, and when he walked into the firelight his eyes looked like electric lights—blazing, they were. I never saw such extraordinary eyes. Some old cave-dweller that had to kill to eat, and depended on his quicker vision for a quicker chance than the next cave-dweller, may have had that sort—but I've never seen the like.

"Did you find good 'pistes,' Josef?" I asked him.

He had stopped on the edge of the light, shabby and silent and respectful in his queer collection of old clothes, his straight black hair sticking all ways, like a kingfisher's feathers, under his faded felt hat. I tell you he was a picture, with his red bandanna knotted into his belt on one side and the big skin knife-sheath with its leather fringe on the other. That knife gave a savage touch to his make-up. But he stood erect and light and powerful, a bunch of steel springs—there's nothing to pity Josef about on the physical question. He was shy because of Shacky's being there, but when I asked about the "pistes"—signs you know—up went his shoulders and out went



Drawn by Philip H. Gordon

Never Once Touched the Trigger

his hands—he was too excited to think of anything but the hunting.

"Mais des pistes, M'sieur Bob! C'est effrayant! C'est épouvantable!"

Then he went on to tell me, with hands and shoulders going and his low voice chipping in with the crackling of the fire. It seems that, as there was a light drizzle falling, which would wipe out his scent, he had landed on the shore of the wide-water of the Riviere aux Isles near where he thought the beasts might come in. And he had found signs to beat the band—runways cut wide and brown with steady use, and huge prints of both caribou and moose. But what excited him particularly was that, according to his statement, there was a big moose which watered there every day.

"He is there to-day about so o'clock in the morning. He was there yesterday. There is also a grosse piste of day-before-yesterday," he exploded at me in mouthfuls of words. "He walks up the pass—I have seen his steps all along—I have followed. It is necessary that M'sieur Bob shall go there of a good hour to-morrow morning and wait till the

great one comes up the river. It is a shot easy for M'sieur Bob from the wide-water to the place where that great one comes. In that manner M'sieur Bob will kill a large moose—crabs—but yes."

"Hold on there a second, Josef," I halted him. "M'sieur Shackleton's got to have the first chance—he's my guest," and then I stopped, for not only was Josef looking black murder, but Shacky threw his boot at me.

"No you don't," said Shacky. "No more ruined chances and healthy wild beasts for mine. I won't go, and that's all. If you've got a good harmless spot with one caribou track to amuse me, and you'll let me sit and work a crank, I'll do that fast enough. But as for throwing away any more meat, I plain won't."

"Oh, cut it out, Shacky," I adjured him. "It was only a cow caribou any way, and you'll be steady as an old soldier next time"—but he wouldn't listen to me.

Then I labored with him, and finally after much agony we came to an agreement. There was a place, Lac M'sieur, a little pond to the east, which we had every reason to believe would be fine

hunting. It was good country, and might beat out Josef's place, only we didn't know for sure. So I terrorized Shacky into a consent to draw lots, the winner to have the choice. We drew, and I won the choice. Josef stood there waiting, his eyes snapping and gleaming and watching every movement—he could understand enough English to follow, though he couldn't speak any. He saw that I had the long stick and he flashed a glance of unconcealed rapture at me.

"At what hour is it light, Josef?" I asked him.

"One can see enough to go en canoe—in the boat—at three hours and a half,"—he answered happily. "I will wake M'sieur Bob at that hour, is it?"

I really hated to disappoint the chap, he was so tickled to death and so certain I'd get my moose. So I spoke very gently. "I'm sorry, Josef, but we're not going en canoe, you and I. M'sieur Shackleton and Zoetique will go to the river and we'll go to Lac M'sieur, and rake out a moose before they do."

"Oh come," burst in Shacky. "This is a crime. I simply can't"—but I interrupted.

"Shut up, dear one," I said politely. "You talk like a tea-pot in early June. It's my choice, and I choose Lac M'sieur."

Josef bent over with a quick swoop, and picked up the two sticks and held out the long one. "Pardon, M'sieur Bob. Is it this one that M'sieur drew?"

"Yes," I said. It came bad to rub it into the fellow and I was just a little sick myself. I'll own, to have to throw away that moose on Shacky's fireworks. "Yes," I said.

"And it is for M'sieur to choose?" he asked, blinking.

"Yes," I agreed again—I let him fight it out his own way.

"Then—Mon Dieu! M'sieur Bob will choose the river. It is certain that M'sieur will there kill the great moose."

Well, I had to send him off sulky and raging, and entirely uncomprehending. He simply couldn't grasp why, when I had fairly drawn the choice, I couldn't throw it away on such a thing as Shacky. I couldn't put a glimmer of it into him, either.

At gray dawn, out of the underbrush

there was a low call of "M'sieur!" repeated more than once before it got us up. We crawled shivering into our clothes by a smoky fire kicked together from last night's logs; we had hot chocolate and not much else out in the open; and off we went, Shacky and his guide up the lake in a boat, and Josef and I through the woods that seemed to have a deathly stillness in them as if all the little wild creatures were sound asleep that make an underbuzz in the daytime.

A little cold light was leaking, up in the branches, but down where he walked it was dark—mostly I couldn't see the plaques—blazes on the trees, plaques are. But you couldn't fool Josef—he went straight from one to another as if it was a trodden path. My! but he sure was in an ugly temper. Once when he whipped his axe out of his belt and clipped a branch in our way, I just knew he wished it was Shacky he was chopping at. The light brightened as we went and before we got to Lac M'sieur I could see the signals of my rifle. As we came to the lake, the tree trunks stood black and sharp against a white wall of mist hanging solid on the water; above that the mountains showed black again, on the sunrise—only the sun wasn't risen. The marsh grasses were stiff with frost and when you stepped the marsh was crisp. We walked to the east side to get a good watch; we settled ourselves, and the sun came up behind as we sat shivering with cold. First it lit the tops of the mountains across, and then crawled down the trees and lay on the water in a band. The stiff grasses suddenly stood up white in masses, and then as the sun hit them the frost melted, and they turned yellow. I wish I could tell how pretty it was and describe the feeling it gives you of the world's being just made that morning expressly for you to play with.

We watched there till the light shone high and came shooting through the branches where we sat straddling two logs, and the minute it touched us it grew so warm we had to shed our sweaters—about seven o'clock, I think. And about then Josef got restless. He picked twigs, and he crawled about, and he kept looking at his big silver watch as if he had a train to catch. Finally, he

took out his pipe and began feeling in his pockets for tobacco—the flies were chewing us by then. But I couldn't have that—it's a crime to smoke on a hunt, because the caribou have wonderful noses and scent things a long way off if the wind is to them.

"C'est bien dangereux," I whispered.

Then Josef whispered back that this lake was so good—he didn't think we'd see anything.

"What can we do about it?" I asked him. I didn't agree, yet I trusted Josef's judgment more than my own, and he knew it, blame him. He shrugged his shoulders.

"Sais pas?" he said, and then he changed his manner. "If M'sieur Bob wishes, there is another pond where one might have a chance."

"What distance?" I asked.

"Sais pas," said Josef. "It might be an hour, it might be more. I believe well that M'sieur will kill a moose if he should go to that pond."

"All right," I said. "Come on."

So we crept off through the beaver meadows edging the lake, where every step comes "galoomph" out of soggy moss. Josef gave me a peach of a walk that morning. The sun went under and he had the compass, so I lost directions and we had a lot of bad going—windfalls and spruce thickets and marshes—all sorts. We walked forever, it seemed to me, more than an hour any way. But finally, we came out, around nine o'clock, on a little pond like a million others in Canada, which looked the real thing. There seemed to be quite a bag inlet up at the end where we were. Here's a map to show how the thing lay:



We watched at the cross-marked spot and from there you could shoot all over the pond and up the opening which seemed the inlet.

I could judge at a glance that the place was good for game. Opposite us, two hundred yards across water, lay a bank

of mud with lily-pads and grass, and that bank was trampled like a cow yard. From where I stood I could see huge sunken hoofprints, lapping, and the mud thrown up on the edges, not caked or dry even—done inside a few hours. The big roots of the water-lilies had been dragged up—they look like snake pineapples—and partly eaten and left floating—that's the stunt of only a caribou or moose. I patted Josef on the shoulder silently, and his big eyes flashed as if he was satisfied. We selected a stump with some thin bushes in front, where I was screened, yet could swing my gun all around the place, and Josef effaced himself back of me, and we sat there and waited.

Not long. We hadn't been there over five minutes, and I hadn't stopped jumping at the sound of the water on a big stone below, and the sudden breeze through the trees back of me, and a squirrel who kept breaking twigs sharply and then scolding me about it—when all at once there was a thundering, unmistakable crack across the pond, in the trees close to the shore. My heart gave a pole-vault—I reckon everybody's does at that sound—and I heard a breath from Josef:

"Original."

Neither of us stirred a finger. It was still as the grave for a second. There was another great crack, and then a huge rustling and breaking together, unguarded and continued. My eyes were glued on the thick screen of alders, and the alders parted, and out from them stepped the most magnificent brute I ever saw alive—a huge moose with spreading antlers that seemed ten feet across. As big as a horse he was, and looked bigger because he stood higher and because of the antlers. My! what a picture that made. He waded grandly into the water, making a terrific rumple of splashing, and then, as I sighted down the barrel, I felt Josef's finger light on my arm.

"If va marcher—he's going to walk up the shore. Wait till he turns."

It was plain that he wanted me to have a broad-side shot, and while it wasn't flattering, yet I didn't care to take chances on this moose myself. I lowered the rifle. The beast tore up down that gorgeous head and bore up a lily and tossed it on the

water, and then bit off a piece of the root and munched it. It was hard to wait while his lordship lunched; I was so afraid I'd lose him I nearly exploded. But in a minute he turned and began to wade again arrogantly and deliberately up stream—it was plain he felt himself cook of the walk and the monarch of the forest all right. Then Josef's finger touched me again, and he grunted—I think he was beyond words. I lifted the rifle and held on to the back of his head and pulled the trigger. The stillness sure was smashed to pieces by the roar of that rifle shot. I reloaded instantly, but Josef yelled:

"Vous l'avez, M'sieur Bob—you've got him."

It was so, you know. Of course it was a fluke, but I hit him in the back of the head where I'd held, and he dropped like a log. Well, for about five minutes things were mixed. Josef and I talked to each other and listened to ourselves and both of us were mad to get across that pond to where the big moose lay, still and enormous—but we hadn't any boat. We didn't dare start to walk around it, for fear the moose might not be quite dead and might get up and make off while we were in the woods. So we stood and waited, ready to plunk him if he stirred.

"Where the dickens in Canada are we, anyway?" I burst at Josef in English—but he understood.

"It is a place not too far from camp, M'sieur Bob," he answered quietly. "If but we might have a canoe, a c't heure-mais 'la"—he broke off.

And, please the pigs, I lifted my eyes and there was a canoe paddling down the inlet, and in the canoe sat old Shacky and Zoetique.

"Where in time did you drop from?" I bawled, and then, with my hands around my mouth, "I've killed a moose! I've killed a moose! There he is!"

Not a sound from Shacky or Zoetique—I couldn't understand any of it. Why were they there? Why weren't they surprised to see us? Why didn't they answer? However, they paddled steadily on, and as they got close I saw that Shacky was looking rather odd.

"What's up," I asked. "C'n't you talk English? Aren't you glad I've killed him?"

"Fine!" answered Shacky with a sort of effort about it that I couldn't make out. "Whooping good shot!" he said, and the boat ran in on the bank and I squatted on the bow to hold her. Shacky proceeded to get out, but he didn't look at me, and Zoetique, who's generally all smiles and winning ways, was black as thunder—there was something abnormal in the situation which I couldn't get on to. "Corking good shot," he went on in a forced sort of way. "The moose went down like the side wall of a church."

"How do you know?" I threw at him, for his manner irritated me.

"Know?" Shacky laughed a queer laugh. "Of course I know. Didn't I see him?"

"See him?" I repeated. "Where were you? What's this lake anyway, and what are you doing here?"

Shacky looked at me hard enough then. "What in thunder do you mean?" he asked with an astonished stare.

"Mean? I mean that," I yapped. "There's something about this I don't grasp. Do you know what this pond is? For I don't."

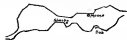
Shacky's lower jaw actually dropped, the way you read about in books. He stood and gaped. "What! you don't know—where you are?" he jerked out. "Why, this is the lower still-water of the Riviere aux Isles—just below where you sent me to watch, you know!"

I gave a gulp; he went on: "We've been listening to that moose an hour—he walked in from way up the mountain—we've heard him crack all the way—he was just in sight around the turn when I heard you shoot and saw him fall. I had my gun cocked and was waiting till he got a few yards nearer."

With that Zoetique could no longer control himself, but burst in with voluble, broken-hearted indignation. "C'est b'en malheur!" he moaned, gurgling like an angry dove. "M'sieur had well the intention to shoot straight—he would not have missed this time—M'sieur. M'sieur had examined and practised the movement of the carabine constantly—he now knows it comme il faut. Also I remarked the arm of M'sieur, it had the steadiness of a rock—I say it as at mass—it was in truth the moose of M'sieur. He would

have gained great credit—also me his guide. So that it was a hard thing to have that moose torn from us at the point itself of gaining. C'est b'en malheur!"

Now here's the rest of the map to show how it was, and how we were both holding on that moose around a corner from each other. That beast's last day had come all right, but I got the first crack at the trumpet of doom. Here's the map:



When the business had filtered into my intellect I whirled on Josef.

"You knew where we were? You knew this was M'sieur Shackleton's hunting ground? You brought me here to get that moose?" I flung at the fellow in nervous French, never stopping for tenses.

Josef shrugged his shoulders just a touch. "Sass peut!" (Ca se peut) he murmured irresponsibly—which is Canadian for "It may be."

I could have choked him. To make me play a trick like that on poor old Shacky! And with that Shacky spoke up like the white man he is.

"I guess we're both stung, Bob," and he binged me on the back. "But it is a thousand times better you should get it. I'd probably have missed again. It's the reward of virtue; you gave me your chance. Only I did want to redeem myself. I really was steady, and I'd been fussing with the gun till I knew it by heart. I was going to do it right or bust—you'll give me credit for not being two fools, won't you, Bob? But it's the reward of virtue—that's straight."

I could nearly have cried. Poor old Shacky! when he was ready and nerved up, and that glorious moose within gun-

shot, to have me step in and snap him off his upper lip when he was almost tasting him.

I was afraid to speak to Josef for a minute, I felt so much like killing him. I simply hustled those two guides, without another word about it, into the canoe and we crossed to where the moose lay, and the business of skinning the brute and cutting him up, and all that, took three good hours of hard work. But I was laying it up for Josef, I can tell you. I'd have dismissed him if he hadn't been off at lunch, when the men were out. Shacky took me in hand and reasoned with me, and made me see, what indeed I knew, that Josef had acted up to his lights. He couldn't understand our point of view if I talked to him a year, so it was no use talking. He had found that hunting place and he considered that he had a right to it for me, and that I should throw it away seemed to him pure child-ishness. By his code it was correct to circumvent me for my own good, and he had plain done it. Anyway I didn't dismiss him, owing to Shacky, and also because I'm fond of him.

But I did give him an almighty serious lecture, which did no good at all. He was bursting with joy and quite ready to face small inconveniences, so he just shrugged his shoulders and blinked his light, big eyes when I preached at him, and I don't believe he listened to much of it. Zoetique was sore too, but Josef let the storm rage around him and was content.

And all the way down the river and through the lakes, as we went home in triumph with those huge antlers garrisoning the middle of the boat, I heard old Josef humming to himself as he paddled stern back of me:

Chanceux est le chasseur
Et fouable, qui est capable
Vaincre le Roi Original.

Canada's Non-English Newspapers

By FRANK YEIGH

It may not be generally known that of the fourteen hundred odd newspapers and periodicals published in Canada, at least one hundred and twenty-five are in languages other than English, thus emphasizing the variety of races now constituting the population of the Dominion.

The one hundred and twenty-five represent no less than thirteen different tongues or dialects, viz.: French, German, Danish, Galician, Hungarian, Icelandic, Italian, Jewish, Yiddish, Polish, Swedish, Gaelic and Chinese.

There was a time, and that not so many years ago, when English and French publications met the needs of the two chief divisions of the population, but with the inflow of other peoples from different parts of Europe, resulting in a foreign population of twenty-five per cent. of the total in the Northwest, the demand for papers in their respective tongues has followed. The printing press has always closely followed the pioneer, and wisely so, for it is still the universal method of education, the democratic distributor of news and knowledge.

The fact remains, however, that Canada is no longer a dual-language country. The immigration returns of 1907 showed arrivals representing no less than fifty-eight different nationalities or races, and the thirteen languages, other than English, now being recognized by periodical publications, may soon be doubled. Even the much discussed Doukhobor may yet have his weekly paper, printed in his enigmatical Russian characters.

Ninety-two papers are printed in French. Eighty-two of these are issued from Quebec; five in Ontario; three in New Brunswick; and one each in Prince Edward Island, Manitoba and Alberta. With one out of every three-and-a-half in Canada of

French descent (1,669,371 out of 5,371,345, as per census of 1901), the total of ninety-two papers in French is surprisingly small, but the number bids fair to be substantially increased within the next decade, as the French-Canadians hive from their native Province into Ontario, especially its northern parts, and the Western Prairies. In old Quebec itself, the long-established practice of a communal dissemination of news by word of mouth, at the parish gatherings of the people at church or market or otherwise, may have rendered less necessary the weekly paper as a mirror of the local life, but the habitant is becoming more and more of a reader, and his paper will correspondingly become more and more a necessity.

The large German population in Canada, notably in Waterloo County, in Ontario, and in certain sections of the West, is responsible for fourteen papers in that tongue. Nine are published in Ontario, two each in Manitoba and Saskatchewan and one in Alberta. As a rule, they are excellent mediums of news and opinions, well edited, and of proportionate influence on public opinion in their respective constituencies.

The Northern European peoples in Canada have seven journals. A Danish weekly was for long issued from Ottawa; while the Swedes of Manitoba have two weeklies and the Icelanders of the same Province support four. No more virile additions to the population have been made, since the immigration movement set in Canadaward, than these hardy Scandinavians, Icelanders and Danes, and their interest in and support of their organs of opinion is on a par with their interest in education, and, as an illustration of this fact one is not surprised to learn that the Icelandic children carry off the bulk of the prizes in the schools of Winnipeg.



Some of Canada's Non-English Newspapers

Canada has, among her population from Central Europe, twenty thousand Hungarians, and these have two papers, published in Manitoba. The seventy thousand Galicians have as yet only one paper, but as they decrease their high rate of illiteracy, and their children become educated, the one will soon in all probability be increased in some degree of proportion to their numbers.

The Poles have two weeklies in Manitoba, while the Italians also have two, with Montreal as their offices of publication. These peoples are so scattered throughout the country, in railway construction and kindred work, that it is probably difficult to reach them through the periodicals printed in their native tongues.

Montreal is also the publication centre of two Jewish papers, one being in Yiddish. With the rapid increase of the Jewish population in Canada, and their clannish concentration in the cities, it is not to be wondered at that they desire papers of their own.

For some years a Gaelic paper was published in Cape Breton, where there is a large sprinkling of Scotch, but I doubt whether it is still issued.

Among the cario papers published in the Dominion, one of the most curious is the Kamloops Wawa, printed in the Chinook Indian tongue as translated into a system of shorthand and taught the redmen of the Kamloops district of British Columbia by the French mission priests.

A Chinese paper, issued tri-weekly, is one of the latest additions to the list of Canadian newspapers. It is the Chinese Reform Gazette, and is printed in Vancouver.

It will thus be seen, by the foregoing references, that Canada is rapidly becoming a polyglot country, as evidenced by the news and other papers published in a score of tongues and dialects other than English.

The Right Kind of An Error

(The Circle)

A manufacturer had something new to submit to his trade.

Making up a list of one hundred of the principal buyers of such goods, he had unblemished samples prepared, packed and addressed to them in person.

Then, to make the record complete on the transaction, he wrote each buyer a personal letter, announcing that sample was being forwarded, and enclosed a bill for one-twelfth dozen, on approval.

Samples and letters were made up together, but by different clerks. Through some oversight the letters containing the bills were sent out and the samples held back. When buyers received the bills without the samples, they immediately wrote asking where the matter was, some treating it as a miscarriage of shipment and others growing a little indignant at being billed for goods never forwarded.

When the manufacturer got fifty of these letters from a hundred buyers he was indignant, too, and came near discharging the clerk who had held up the samples. On second thought, though, he didn't. For the amount of attention his samples got by this delay was much greater than would have been the case had the affair gone through as he had originally planned it.

Muscular Work, Appetite and Energy

By G. ELLIOTT FLINT

Reproduced from The Outing Magazine

THERE is an odd notion current that man is a kind of vessel, in some compartment of which he has a definite supply of energy; and it is thought to be of vital importance that he conserve this energy as much as possible. We hear constantly such phrases as, "Saving the strength," and "Wasting the energy." Now, as a matter of fact, free expenditure of energy and a considerable employment of strength are absolutely necessary for the existence, in any great degree, of both. Naturally, there are gradations. One who expends little will possess little, and as he expends more he will have more, provided he goes not beyond what his system can bear. The more energetic about us are, therefore, those who give out much energy; while those are least energetic, even when occasion requires action, who save themselves most. Though some persons are naturally more energetic than others, yet energy can be acquired by any sound man or woman, however indolent he or she may be naturally, just as easily as strength can be acquired; and, curiously enough, the only way to acquire it is to expend at certain regular intervals the little that one has.

If the above proposition seems strange, a little reflection will show any one that, as in physiology, the same principle holds good in finance. If one wishes to make money he must spend it, and, if his business methods are sound, the more the outlay, the greater will be the return.

This is an age of over-much conservation, so far as physical energy is concerned. A certain class work prodigiously with their brains, and utterly neglect all bodily exercises; and they expect to

escape the consequences of this neglect by lessening their amount of food. But they deceive themselves. As the water in a pool which has no outlet becomes stale and at last foul, so the blood in man becomes foul when it does not freely circulate. Again, however trite the observation may seem, the fact in its practical significance is often lost sight of, that you cannot force new matter into a body from which the old matter has not escaped. There must be the need and capacity to receive the new matter. It is by reason of this principle that men who do no physical work have poor appetites, and can hardly digest the little food they force into themselves. In contrast to these are those who take much physical exercise; they eat largely, and are benefited by their food, because there is previous need, manifested by sharp appetite. Energy comes from food only if the food is appropriated after it has been digested; when there is no need for it, it is merely eliminated. So I repeat that to get energy we must give out energy.

We are told that we eat too much; that we can live on less food, and that therefore we should. But it is a serious thing to weaken the nutritive functions; and we assuredly weaken them by cultivating the habit of eating little. Rather should we sharpen the appetite by more work, and thus strengthen them. The writer has always found that, after any kind of hard physical work, he could eat hugely and digest perfectly. Laborers are usually large eaters, are not nice about quality, and, yet, rarely realize they have stomachs. The dyspeptic American

needs not to eat less, but to work more and to eat more.

It is as easy to cultivate a strong stomach, on the vigor of which our amount of energy depends, as it is to cultivate strong biceps. But our method should be the reverse of "babying" it. Not that I suggest indiscriminately overloading it with rich foods. There are plain foods, such as beefsteak, boiled rice and a variety of fresh vegetables, which, to the healthy appetite that has resulted from a proper amount of work, taste infinitely better than the so-called made dishes; and these should be eaten in quantities that completely satisfy. I do not believe in leaving the table hungry. I never do, and I am never troubled with dyspepsia; indeed, did I know nothing of physiology, I would not know there was such a process of digestion. Though these remarks are quite personal, my excuse for interpolating them is that I thought it might interest some to know the effect the practise of my dietetic beliefs have had on myself. Perhaps some will think that my digestion is naturally strong. But I assure them that the contrary is the fact. As a boy my stomach was so wretchedly weak that the simplest breakfast usually made me sick; and even as a young man my digestion was not specially good. Now, at the age of thirty-seven, I can eat anything, in any reasonable quantity, and digest it perfectly.

Statistics have shown the great value of abundant food. Dr. J. Robertson, an eminent surgeon of Manchester, Eng., has remarked that the families of working people, when well fed, maintained their health surprisingly, even while living in cellars. And he observed that during four years of prosperity the number of fever cases admitted into the Manchester House of Recovery were 421 per annum, while in two pinching years 1,307 cases per annum were admitted.

The ultimate effect of curtailing the food supply is to weaken the stomach so that it cannot digest what it once could easily. Thus the source from which our energy is derived is weakened to our great detriment. Now as man is really no stronger than his stomach, and as "good digestion waits on appetite, and health on both," should we not rather

seek to strengthen the stomach by giving it exercise, than to enfeeble it by dieting? I think we should, and I think that persons with common sense will agree with me; Chittenden, Horace Fletcher and other dietitians notwithstanding. Loss of weight is the first symptom of failing health; and cutting the food supply invariably causes loss of weight.

To develop strong muscles we train them gradually to do strong work. In the same way we can, by judicious care, accustom even a weak stomach to digest hearty meals. But we cannot do this by forcing into the stomach more food than it calls for; we must first create the need of a greater quantity by a proper amount of bodily exercise. Of all cures for dyspepsia with its accompanying languor, exercise is the best cure I know of.

We shall consider now what kind of exercise develops the most energy. The slight, muscular contractions of light exercises can be repeated successively many times; which shows that each contraction requires but little energy. On the other hand, heavy exercises, requiring, as they do, much energy for their contractions, cannot be often repeated successively. Whence it follows that only those who have much energy can perform heavy exercises; whereas those with but little energy can perform light exercises. The exclusive pursuit of light exercises will, then, not form much energy, for the simple reason that it is not required. But any sound man can, by proper training, learn to perform heavy exercises, and these will inevitably form a large amount of energy; for did they not the exercises could not be performed.

How this energy is produced in the latter case is interesting. When a considerable weight is lifted, or when the body's weight is raised high and thrown forward or backward by means of the arms or legs, the muscles must be contracted powerfully through energetic explosions of the nervous force. Moreover, the circulation is greatly accelerated, particularly in the muscles used; and this devolves hard work upon the lungs and heart. Thus do heavy exercises quickly deplete the body of energy. Then fol-

lows rest, which, if sufficiently prolonged, results in sharp appetite, eager digestion and quick repair. Ultimately the body becomes accustomed to, and easily capable of, the heavy exercises; thus proving that it has acquired the capacity to form sufficient energy to meet the successive expenditures.

It is true that light exercises also, when prolonged, use up much energy; but the stimulation of the entire system being not nearly so intense as it is in heavy exercises, the bodily capacity of forming energy is increased by light exercises in a not by means equal degree. Long-continued light exercise, if repeated daily, uses up more energy than the body can form.

We see the above theory often exemplified. Postmen, who walk all day, are usually haggard and tired-looking. Silk-winders in factories, whose days are spent in unremitting light toil, obviously lack energy. In fact, all whose callings tax their endurance, and athletes who establish records in endurance tests, alike seem deficient in vitality and are rarely long-lived.

The exhilaration that is felt after vigorous exercise is altogether wanting after prolonged lighter work. What woman has not experienced the depression that follows a shopping tour, or the languor and ennui consequent on her eternal round of small duties? For such, vigorous exercise of any kind, performed, say three times a week, would stimulate the formation of energy, and make their tiresome, but necessary duties, less exhausting.

It is a principle in physiology that the greater the muscular activity, the greater is the general organic activity that follows it; or, in other words, when exercise is vigorous, the formation of energy through the nutritive functions is very great; whence results an augmentation rather than a diminution of energy. But light exercise stimulates the organic functions not much more than no exercise; so, in this case, when much energy is used up if the exercise be prolonged, there ensues a depression, sometimes amounting to an almost complete exhaustion.

How long-continued light strain is more prostrating in its after-effects than

a heavier strain can possibly be, may be clearly seen by an illustration. Suppose a man "puts up" a five-pound dumb-bell until he can put it up no more. The effect in the muscles involved is to leave them not sufficient energy to raise the light weight of five pounds. But this effect cannot be attained by putting up a fifty-pound weight as many times as possible; for the muscles will still retain enough energy to put up immediately forty pounds. If this statement be doubted the "Thomas" can easily convince himself by trying the experiment.

To sum up: Light exercise, when prolonged, consumes much energy and forms less—in fact, can be carried almost to the point of exhaustion; whereas, heavy exercises, while they also consume much energy, form more, and absolutely cannot be continued until there is exhaustion, because such work, obviously, can be performed only by comparatively fresh muscles.

I have mentioned the above facts relative to the respective effects of light and of heavy exercises the more particularly because the latter do not hold the high place in modern physical culture that they deserve. Calisthenics and light exercises generally have a value; but the claims made for them as regenerators of mankind have lately become so absurd that it is well to know their limitations.

Still another effect of prolonged light exercises or exercises of endurance deserves mention for its important bearing on the general health. Using the muscles of course draws the blood to them away from the internal organs. Now this does not affect deleteriously the internal organs unless the muscles are employed too constantly. But if muscular work be continued for several hours each day—and only comparatively light muscular work can be so long continued—then these organs do suffer, and this is detrimental to health, for health depends far more on the organic, than on the muscular strength. This (organic deterioration due to too-prolonged muscular work) is probably one reason why many athletes who place a high value on feats of endurance die young.

That I may not be misunderstood I shall now say plainly what I mean by

"heavy work." Certainly, I do not mean work requiring excessive strain. In dumb-bell exercises there is no weight which I would advise all, or even the majority of persons to use; for what would be a proper weight for one would be not proper for another. Here, however, is a rule which every reader may apply to his particular case. Whether you raise two weights to the shoulders and put both up simultaneously to straight arm above the head; whether you "see-saw" them—that is, put up each alternately, lowering one as you raise the other; or whether you put up a single weight with one arm; use weights with which you can repeat the movement successively about five times. Such a weight will be neither too heavy nor too light, and there will be little danger of over-strain. Increase the weights as your strength increases, and you will soon grow strong enough to perform with ease exercises requiring considerable strength. If a chest-weight is used—and this apparatus is especially suited to women and children—repeat each of the various movements, which can be learned from pamphlets describing them, from fifteen to twenty times. When you can repeat more than that number of times make the weights heavier. The many exercises on parallel, and horizontal bars are also excellent for developing strength and energy, as the raising and propelling of the body's weight necessitate strong contractions.

We come now to the usually neglected, but really the most important, part of physical culture as it relates to the formation of energy—namely, rest. Very vigorous exercises should not be repeated daily. One hour and a half a week distributed in half-hours on Mondays, Wednesdays and Fridays, or on Tuesdays, Thursdays and Saturdays, is not only amply sufficient, but will produce the best results. But when you work, work. Don't play at calisthenics, or at heel-and-toe drills. But always after the heavy work go through some active quick movements for a few minutes, such as running, boxing, or punching the bag.

Strenuous exercises, as I have said, necessitate a large expenditure of energy; but they also favor the after forma-

tion of as much, or more, energy than that used. Thus, during the alternate days of rest, particularly during the two full days of comparative rest, the natural vigor of the system, much augmented by the hard, regular exercise, easily forms more than enough energy to meet the next expenditure. Furthermore, in the days of comparative rest, the blood, enriched by the digestive processes which have been made more vigorous by the half-hours of sharp work, is not drawn from the internal organs, which consequently derive the full benefit of the blood's increased nutritive power.

Surely such a result is worth while! The plan saves time (any man can snatch an hour and a half a week from his duties), keeps exercise from becoming monotonous, and benefits health as much as it increases strength. By thus exercising and resting there is at no time a depletion of energy—"staleness," but always a feeling of well-being! We entirely miss the languor due to the lowered vitality resulting from constant, grinding muscular work; and these benefits with no interference with other important duties! For illustration: what bounding energy is manifest in the horse that has remained in the stable a day, as contrasted with the spiritless nag that plods the same weary round daily.

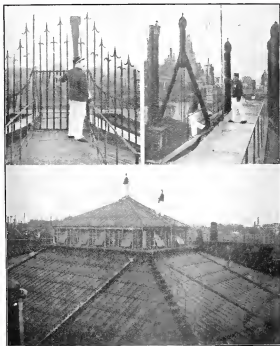
The above simple system of training has enabled the writer to retain his full muscular power for the past twenty years—a long time to keep in condition; and what he has done almost any one can do.

Then, when we consider that, by accustoming the body to withstand hard work, we thereby render its ordinary duties far easier of accomplishment, besides making it fit to undergo the strain of prolonged mental labor, we are perforce impressed with the great value of a system which has the added distinct advantage of exacting a very little time.

As to the amount of work necessary on exercising days; that will depend entirely upon the strength and endurance of the subject. A safe general rule is to discontinue any exercise as soon as the muscles have become too tired to perform it vigorously.

A Bank Guard that Sleeps on the Roof

Watching Over the Bank of France



The Bank of France, like the Bank of England, is guarded with the greatest care. Watchmen patrol its roof day and night, and at night the guards take it in turn to sleep upon the roof. The roof itself is divided into sections by means of slant iron railings, and each section is separately patrolled. Most of the guards are ex-firemen.

The Real Owners of America

By FRANK FAYANT

Reproduced from Appleton's Magazine

TWO and a half million investors own the American corporations. Twenty million thrifty Americans are indirect partners in corporate ventures. These two dry-as-dust statements of cold fact contrast strangely with the highly colored figures of speech of certain yellow purveyors of written misinformation, and with the fantastic fairy-tale pictures of the yellow cartoonists. The car-seat student of American affairs who assimilates pseudo-political economy from head-lines and cartoons, has been led to believe that a few "Magnates" own the railroads, the industries, and the banks of the country, and that they are leagued together to enslave "the common people." But the cold figures, as revealed in the stock books of the corporations, tell a very different story.

The widespread ownership of the corporations is striking evidence of the faith the great body of industrious, thrifty Americans have in corporate enterprise, despite all recent disclosures of the misuse of corporate power by the unscrupulous. This faith was shown, as it never had been before in our history, in the recent disastrous financial panic, when hundreds of thousands of small investors came into the market place with their savings to take railroad, industrial, and bank shares off the hands of thoroughly frightened speculators and capitalists.

The popular fallacy regarding the ownership of the corporations has been in part due to a very natural misconception. The rapid growth of industrial "trusts" and railroad combinations in the past ten years has centralized control, and the careless observer has mistaken

this for centralized ownership. But the centralization of control has been accompanied by the spreading out of ownership.

The steel corporation concretely illustrates this among the industrial combinations. Before the formation of the steel "trusts" of the nineties, many of the mines, mills, and furnaces were privately owned. A few rich men owned these independent industries. The public did not participate in the profits, except in the form of wages. Now, with centralized control, 110,000 investors are partners in the steel business and participate in the profits. A good many investors, it is true, paid high prices for their interest, but as many more, who had the patience to wait their opportunity, paid very low prices—witness the 27,000 new partners who joined the enterprise in the panic of 1907.

Southern Pacific is a good illustration among the railroads. When this was an independent property under the control of the Huntingtons, it did not have 3,000 shareholders. Now that it is part of Mr. Harriman's railroad empire, the bulk of its stock is divided among 15,000 investors, and 15,000 more Union Pacific shareholders participate in the earnings of the big block of its stock held for their benefit. In a word, 3,000 partners received no dividends in the days of the Huntington ownership, and 30,000 investors now divide \$7,000,000 a year under Harriman's control.

The figure—two and a half million—partners in corporate enterprises—is an approximation. It is probably too small. Four years ago, when the Interstate Commerce Commission made its report

on railroad shareholders, the railroads had 350,000 owners. Since then the Pennsylvania list has increased from 42,100 to 59,300; Atchison, 17,500 to 25,000; New York Central 11,700 to 22,000; Southern Pacific, 4,400 to 15,000; Great Western, 5,000 to 10,300; Erie, 4,300 to 10,000; St. Paul, 3,800 to 10,000. These seven roads had 92,000 shareholders in 1904; now they have 152,000, an increase of 65 per cent. The other roads only have to show an increase of 35 per cent, to bring the total up to 500,000, a conservative figure. These half million railroad owners divide \$300,000,000 a year in dividends, an average for each owner of \$600—just about the average earnings of the 1,500,000 railroad employees.

Seven of the big industrial combinations have 200,000 owners on their books: Steel, 110,000; Telephone, 25,000; Sugar, 20,000; Copper, 18,000; Pullman, 13,900; Smelters, 9,400; Oil, 5,300. These account for only 1,600,000,000 of industrial stock, a minor fraction of the country's total. It is conservative to estimate the number of other owners of industrial shares at several hundred thousand. How many people own mining stock in proven properties can only be conjectured. The Lake mines have 30,000 owners; one new silver mine has 15,500 owners; a new Western property has 12,000, another 5,000. Taking no account of "wildest" companies—for we are talking about investors—the mines of the country must have several hundred thousand shareholders.

And then there are the banks. The last report of the ownership of the national banks (1904) showed that 318,000 investors owned the 8,800,000 shares of the 5,400 national banks, an average of only 28 shares to each holder. The popular fallacy is that a few thousand rich men own all the banks, but the truth is that as many thrifty Americans own bank shares as railroad shares. Since 1904 the number of national banks has increased 1,500, and it is fair to estimate that upward of 400,000 people now own these institutions. This takes no account of the twelve thousand trust companies, State banks, and private banks, whose owners make up another great army of investors.

Through the banks with their 150,000,000 depositors, the life insurance companies with their 25,000,000 policyholders, and the fire, accident, and guarantee companies with millions more, it is safe to say that 17,500,000 people, not direct owners of corporation securities, are indirect partners in corporation profits through the investment of their savings in these securities. So the whole American people—all thrifty Americans—have a pecuniary interest in corporate ventures.

The "man in the street" speaks of "the Havemeyers" and the Sugar Trust as though they were interchangeable names, but the ownership of no "trust" is so widely distributed. So, too, Smelters and "the Guggenheims" are used in conversation in Wall Street with the same meaning. The man who has sold a mine to the American Smelting & Refining Company says: "I have sold a mine to the Guggenheims." But all of the Guggenheim brothers and their families own only a minor minority interest in the company they organized and developed. The 10,000 shareholders, if they were agreed that the Guggenheims were mismanaging their property, could throw them all out of the directorate. The cartoonist pictures the Telephone "trust" as a composite monster made up of Alexander Graham Bell and a few Boston plutocrats. It is true that there are forty rich men, mostly New Englanders, who own large interests in Telephone, but their combined holdings are only one-tenth as large as those of the 25,000 small investors in the company's stock. The New England newspapers picture the New Haven railroad as even a worse monster than the Telephone "trust," but the New Haven ownership is so widely scattered that the average shareholder's certificate represents only 39 shares. The Manhattan Elevated in New York is always spoken of as a family affair, but a recent inspection of its books showed only a small fraction of its shares in the Gould family, and only six holders with more than 5,000 shares, with the majority ownership absolutely in the hands of 3,000 small investors. Even Standard Oil, the most closely owned of all the big corporations, is owned by investors

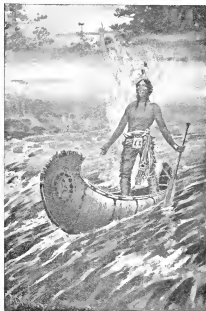
who never sit at the council table at 26 Broadway. That Standard Oil shares are distributed among 3,300 owners, despite the fact that they cost in the neighborhood of \$600 each and cannot be traded in on any exchange in the world, is convincing proof that "the people own the Trusts." The elder Rockefeller owns a quarter of his company's capital, and there are fifteen Standard Oil capitalists whose combined holdings are a fifth of the capital. So all the "big men" in Standard Oil own quite a bit less than half the stock.

Looking over the stock books of the railroads one is impressed by the large proportion of women shareholders. The Georgia Railroad has many more individual women owners than men. This is true of most guaranteed stocks, which are favorite investments for women, whose sole thought is security of income. But the big railroads also show a surprisingly large proportion of women owners. When the last detailed examination was made of the Pennsylvania's books, at the beginning of the year, 26,471 of the 57,226 shareholders, or 46 per cent., were women. During the panic of 1907 the number of women shareholders increased 7,189. One reason for the large proportion of women railroad owners is that many husbands speculate in their own names, but invest in their wives' names. A man who trades in a thousand shares of Union Pacific on margin and makes a turn of \$3,000 on a three-point rise may put the profits into twenty-five shares of Pennsylvania for his wife. The proportion of women holders of industrial stocks is not as high, because very few industrials are considered desirable as women's investments. Bank stocks are favorites with women. Of the 318,000 owners of national bank stocks four years ago, 104,000 were women, who held one-fifth of the national bank capital of the country. Since then the number of banks has increased a fifth, and it is fair to estimate that 125,000 women now own \$200,000,000 of national bank capital.

On the Stock Exchange anything less than 100 shares is dubbed an "odd lot." The purchase of an "odd lot" isn't registered on the ticker tape—it's too small a financial transaction to be noticed in the speculation in a million shares a day. But the average investor's ownership in American railroad and industrial enterprises is an "odd lot," and without the two million "odd lot" partners commercial progress in this country would still be at the mercy of foreign bankers, as it was years ago before we found ourselves. The "odd lot" investors are the bulwark of American corporate finance. Thirty thousand shareholders of the Pennsylvania Railroad own less than ten shares of stock each. Four-fifths of the shareholders of Illinois Central are "odd lot" owners. Nearly all the Old Colony shareholders are "odd lot" investors. Tens of thousands of steel shareholders have one, two, or three shares each.

But many thrifty Americans do not know that they can buy one share of Steel or Pennsylvania, or Union Pacific, or Standard Oil. They have an idea that there is no market place for the man who wants to invest a few dollars in a prosperous corporation. But there is—and it's a big market. More than a score of Stock Exchange houses, with nearly sixty board members (an investment of \$4,000,000), make a specialty of "odd lot" orders. One house, with eight board members, employs ninety clerks to handle the odd-lot business. And still, the newspaper reports of the activities of Wall Street rarely mention the "odd lot" investors. The man who buys one share of Union Pacific receives his engraved certificate of stock, his reports of earnings, his annual reports, his quarterly dividend checks, his notices of shareholders' meetings which he is privileged to attend; he has his proportionate share of all "rights" and extra dividends. In a word, the one-share owner of Union Pacific, or any other corporate stock, is on exactly the same footing as the owner of 1,000 or 10,000 shares.

Canadian Work in the Season's Books



The Passing of the Prophet

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Drawn by J. S. Gordon, Hamilton,
for The Museum of Art

Sending Christmas Money Over Seas

By RICHARD M. WINANS

Reproduced from Scrap Book

THE Christmas gift from Uncle Sam to the fatherlands in Europe last year amounted to nearly fifty million dollars in cash.

That is a fairly substantial remembrance to the folks at home—a good-sized stockingful. It is enough to go a long way toward making a Merry Christmas and a Happy New Year for hundreds of thousands of families in America who enjoy, as it is, little more than the vague quantity of good-will that impregnates the spirit of holiday atmosphere. It would provide enough to satisfy with unaccustomed good things even the Christmas dinner appetite of every poor family in the country. With that amount retained and spent at home, the holiday week could be made a merry round of rollicking cheer for every one of America's poor.

Although at first it may appear a paradox and a statement for spectacular effect it is a fact that this enormous wealth of the real coin of the realm is sent to the old countries by the poor; by the strangers within our gates, the laborer of the Old World who has adopted, temporarily, the United States for his financial betterment.

The emigrant, for the first few years of his residence here, sends a large portion of his earnings to the mother country, either for the support of a family left behind or for investment; or, as in many cases known, to the aged mother, with no means of livelihood, in the cottage among the hills, or sequestered in the little native village.

After a few years, however, he usually begins to hoard his savings in this country, if he intends to permanently adopt

it as his home. But even then, at Christmas time, the folks at home in the lands across the sea, are remembered very liberally, and the mails are heavy with the carrying of money-orders of the post office and the express companies, and drafts of exchange on the banks.

Generally it may be said that the most material increase at this time is to Germany, Italy, Scandinavia, and Ireland. The individual money-order has the largest average to Italy, the smallest to Ireland.

The remittance to Ireland for the year 1906, however, was about ten million dollars, out of a total of twenty-five million dollars to all of Great Britain. This seems proof sufficient that the big-hearted Irishman has by no means forgotten the Emerald Isle. But they are among the oldest of the emigrants into the country, and they, like the Germans, are becoming established with their families, and so have less occasion to send their earnings home.

It may be said, in this connection, that the per capita remittance of the 3,500,000 Germans in the United States is \$4.05, while that of the 3,000,000 English and Irish is \$7.14. Against these figures the per capita remittance by the 2,300,000 Italians of \$5.00, or \$28.10 by the 2,250,000 Austro-Hungarians, and the high-water mark reached by the Greeks, whose per capita remittance is \$50, the contrast is marked, and tells itself the story of where the latest and largest streams of immigrants come from that reach our shores.

When these later immigrants have made the United States their home, rather than a place to stay and work, the

amount of their remittances will decrease, unless this human tide should continue to come as in the past few years. If this were the case, however, some of the provinces would be so depleted in population that there would be few left to send the money to. In some districts there are not now enough laborers to carry on husbandry, and in some towns not enough young men to run municipal affairs.

Notwithstanding the panic in the fall of 1907, the remittances of Christmas money to the old countries was the largest on record. The New York post office, the clearing house for most of the United States, handled nearly ten million dollars of this holiday toll from the States to Santa Claus overseas, while the banks and the express companies combined transmitted fully fifteen million dollars.

The superintendent of the foreign money-order division at the New York post office presented some interesting data in detail of the distribution of the stream of Yuletide wealth that the postal service transfers to the home-tree of foreign lands for Christmas cheer. The largest number of postal money-orders were sent to Great Britain, there being 188,352 orders, carrying \$2,178,443.06; while Italy received but 53,557 orders that, however, totaled almost as much, \$2,050,322.36.

The Germans sent a few more postal orders than the Italians, 62,426, but they totaled only \$690,092.12. This places Germany and Great Britain about equal in the amount of their Christmas gifts, the individual orders averaging about \$11, while their close neighbors, big Russia and little Belgium, received orders that averaged nearly twice this, and those to Austria more than doubled it.

Italy's average in postal-orders is nearly \$40 for the Christmas-time remittance. One money-order sent was for nearly \$6,000, and two others of about \$3,000. The Greeks sent their mother country 6,097 postal money-orders as holiday remembrances that totaled just \$188.07 of totalling a quarter of a million dollars, an average of about \$32 per remittance.

The Greek differs greatly from the Irishman in his attitude toward this country. The son of Old Erin comes to us

with a mind filled with visions of a land of plenty, with gold lying profusely in the streets, the market-places, and the highways of the bucolic wilds, only waiting his coming to be picked up; and he has no idea of coming to pick what he may, and then return to his native bogs and fens, to live after the old manner on what he has gathered in a few years here.

He comes to remain permanently, or so long as the picking is good, at any rate; and Pat has seen to it that it has always been of the best. He comes to make himself a part of the country; and—witness the legislative halls and the high places from which cities are ruled—he has stayed to take part in the making of it, by grace of his indefatigable push and inherent stick-to-it-iveness.

The Greek, on the other hand, comes to America as to a place only of his temporary adoption. As home, his mind always turns to his native land, to which, when he has made his "fortune," he will return. He lives as cheaply here as he can, saving every possible penny to send home to buy land, or for other investments.

It is this fact probably that makes the Greek the largest per capita remitter of all our emigrants, with the Italians second, for the same reason, and the Austro-Hungarian trailing very close on the Italian's heels. They are sending their money where they expect to enjoy it when their best laboring days are over.

In referring to the amounts sent home through the international postal system, especially to Italy, Greece, and Austro-Hungary, account should be taken of the enormous sums handled by native bankers for these nationalities. While there are two banks that are credited with drawing a greater number of drafts than the Banco di Napoli, it is said that last Christmas the latter bank received about thirty-five million lire (nearly six million three hundred thousand dollars) for distribution in Italy. It is through these native bankers that most of the Italian's money goes out of the country. Of Italian bankers, there are nearly a thousand in the United States, a third of whom are in New York City.

Most of the Hungarian bankers, of whom there are several hundred, are

located in the Eastern cities and in the coal and iron districts. Then there is a liberal quota of small bankers, natives of Russia, Greece, Norway, Sweden, and other countries, who probably handle the bulk of the Christmas money since these private institutions are said to forward about one hundred and twenty-five million dollars annually by drafts. The Hungarian-American bank places the remittances of the Austro-Hungarians for 1907 at eighty millions.

In connection with the management of some of these smaller banks, it was told me by a government official that some of the Italian bankers were misleading their people here by placards in their windows advertising "Postal and Telegraphic Money-Orders," which would give the unsophisticated the impression that these private affairs were connected with and secured by the postal system of the United States Government, which has, in fact, no remote connection with such private or other concerns, nor are they connected in any way with the telegraph and cable companies. These bankers handle millions of money annually, but are responsible only to the extent of fifteen thousand dollars.

The time was when most of the money entrusted to these institutions for forwarding went into their money-bags simply as grist to their mill. The trusting depositor, by the time he learned of the fact that his money had never been sent across, could usually go to the banking place and find, instead of the once

gandy signs, a simple placard reading, "This Store for Rent." But all that has changed now very materially. There are yet some absconding bankers among the native foreigners, of which a recent notable case is an instance; but they are few in late years, and these foreign forwarders of money give their clients, on the whole, very fair and honest treatment.

The express companies forward money to foreign countries to the extent of twenty-five million dollars to thirty million dollars a year; and as the Christmas season approaches, their business increases about in proportion to that of the postal service and the banks. An express money-order is one of the favorite ways by which returning emigrants carry their hoarded store of money back with them when they go home for the holiday season.

The drafts and money-orders of one kind and another do not include a full account of the registered mail, which is heavy, as may be judged by the fact that one of the White Star Line ships landed at Queenstown a year or two ago mail sacks that contained registered letters and packages to the number of over ten thousand, that enclosed something over one hundred and twenty-five thousand dollars. And this was only one ship of one line. There were probably more than a score of ships on the ocean at the same time bound for European ports that were carrying treasures of Christmas gold in their steel mail-rooms and strong-boxes for the "folks at home."

On "Living Up to One's Income" Habit

(Cassel's Journal)

The "living up to one's income" habit is responsible for a considerable amount of unsuspected extravagance. When the income expands, the habit of living up to it grows with it. I remember Sir Henry Irving pointing out to me one day an actor who was enjoying an income of several thousands a year.

"He got into the habit," Irving said, "of spending all his income when his income was three pounds a week, and it has clung to him ever since. He lives up to his last pound a year now. You see, the income has grown and the habit has remained the same—of living up to it."

It is human nature. It is wonderful how one's wants expand when one has got money to play with them.

Power From the Pit's Mouth—A Forward Step

By J. W. PRESTON

Reproduced from Technical World Magazine

THE power engineer is trying to realize a new vision. For years he has been watching the long trains of coal-cars which rattle over the country, carrying the raw materials of power to a million distant fire boxes; he has seen the great three-horse coal wagons, which block the city streets and scatter powdered carbon over pedestrians; he has looked up to see a million chimneys, belching soot and smoke into the sky, polluting the air men breathe, blackening the grass and trees, doing damage incalculable to health and property, half shutting out the sun. He has noticed the trail of ashes and cinders left by the creaking refuse carts on their way to the unsightly dumps.

And he has dreamed of a future city, as active, as powerful as this first, but a city of clean and unobstructed streets, lapped in an ocean of fresh, pure air, where tall and flourishing trees rise in the stead of smoking stacks and where grass and flowers and little children may bloom in the clear colors which nature gives them.

Out in Colorado, for the first time, he has made his dream come true. There, at the mouths of the coal mines owned by the Northern Colorado Power Company of Lafayette, great power houses have been built and the coal, once loaded into cars by the miners' shovels in the lower levels of the pits, is transformed, without further handling, into electric power, which supplies already nearly a score of towns and cities, strung on a 150 mile loop of wire like jewels on a necklace.

Organized to supply electric power to the towns of Northern Colorado at a

cheaper rate than it was produced in the individual plants in the various towns, this great central station does that work and also runs the Denver & Interurban road and the Fort Collins electric street car line. The towns of Lafayette, Louisville, Superior, Boulder, Longmont, Berthoud, Loveland, Fort Collins, Timmath and Greeley and mills at Niwot are all being supplied with electric current with which to light residences and streets and provide power for operating machinery of every description.

Additional transmission lines will be built to the mining district west of Boulder and also to the towns of Windsor, Evans, Lucerne, Eaton, Ault and Niwot. When these extensions from the main transmission lines are completed, the lines will be run around from Greeley to the central power house, thus completing a loop 144 miles in length.

The loop will add the towns of LaSalle, Fort Lupton, Platteville, Brighton and Erie to those already receiving electric current from the central station. As rapidly as the smaller villages warrant the investment the lines will be built to serve Lyons, Johnstown, Mead, Canfield, and Wellington.

More than 75,000 people are now being supplied with light and power through the new plant. Within the next few months this number will be increased to more than 100,000.

No small draft upon the large central station is the power furnished for the operation of the cars of the recently opened Denver & Interurban railroad, operating cars between Denver and Boulder. The Fort Collins and Boulder street car lines also get electric power

for operating cars from the Northern Colorado Power Company. An unique feature also of the operation of the plant within the next year will be the supplying of power to farmers to use in pumping water into irrigating ditches. The economy and advantage in agriculture to be gained through this medium are said by experts to be unbounded, and the experiment will be watched with great interest throughout the country, the whole of this huge combination of tasks is accomplished practically directly by the swing of the miner's shovel.

The current now being sent over more than eighty miles of wires is generated at the steam power plant located between the towns of Lafayette and Louisville. The plant is situated in the coal fields. The slack coal used under the big boilers is obtained from the mines, its energy is extracted and in form of electricity is sent out over the wires of the system to do its work, without hitch or interference from the moment the pick is swung underground.

Interesting in the extreme is the method of conveying the coal from the bottom of the mines to the fire boxes under the boilers where it is consumed. From the moment the coal leaves the mine until it is burned the hand of man is not brought into service. Coal is handled from either mine to the power house by means of an industrial railroad. The cars are dumped automatically into a big hopper. From the hopper the coal is elevated by an inclined rubber belt conveyor system which carries it to a coal bunker situated upon the top of the boiler house. From this point the coal is fed to the hungry furnaces through spouts. Mechanical stokers are used in burning the coal and thus the greatest degree of efficiency is obtained. Then the dynamos take up the task and send the electric current on its swift mission.

In a tunnel beneath the boiler house are cars to catch and carry away the ashes. The ash tracks are connected with the coal haulage system, and the ashes are used for ballast along the roadbed. Not once, from the time that the coal is shoveled into cars underground at the mine until the ashes are deposited

along the tracks as ballast, does a human hand have anything to do with the work. Not once, except in control, does the human hand interfere from mine's mouth to street car or factory motor or to the very lights in the cities' streets.

Water for the boilers is secured from an artificial lake. The lake is filled during the irrigating season and is sufficient for operating the plant during nine months of the year without taking water from any other source. An artesian well has been sunk, but so far this has not been used.

The electric generating facilities at the plant are of the most modern pattern. Without going into technicalities as regards voltage and other details in which the engineering expert reveals, suffice to say that the dynamos will produce more than 12,000 horse-power under purely normal conditions.

In discussing the big plant, N. A. Carle, the engineer who directed the construction and planned the details of the power station and transmission lines, said:

"The aid which the plant will give to farming alone cannot be estimated. By using electric power the farmer will be able to pump an acre-foot of water at a cost of between \$2.50 and \$5. The increased production from this irrigation alone will average \$25 per acre per year. This will result in reclaiming much dry ground that is now above the ditch. Also, ground which is too wet or too swampy can be drained by the same scheme of pumping and the water delivered and sold to the nearest irrigating ditch. It is estimated that there are more than 12,000 acres adjoining the transmission lines of the Northern Colorado Power Company that can be reclaimed in this way. The average price of land that is not suitable for farming, owing to either of these conditions, is \$50 per acre. For land that is under the ditch or has been reclaimed the price is \$125 to \$150 per acre, depending upon the proximity of the railroads. This means that irrigation by electricity will add approximately \$11,700,000 to the value of property and add \$230,000 to the yearly production in Northern Colorado.

"Adjoining the Union Pacific track running north to Cheyenne, there are

thousands of acres too high to be reached with water by gravity, although the Platte River flows through this region. All that is necessary is to raise this water, of which there is ample supply, a sufficient height to flow over the adjoining ground. Then this section of the country will be reclaimed and become as fertile as that lying next to the mountains."

The proposed extension of the Northern Colorado Power Company's transmission line to complete the loop system will pass through this territory. The prospect opens up a vista of prosperity for this section of the state which is almost unlimited in its scope.

Another phase of the enterprise and improvement that will follow in the wake of the electric current will be the starting of many manufacturing plants in these northern towns, which would otherwise be unable to exist because of the great cost of fuel and the freight charges of shipping coal.

The grading of alfalfa is a new industry just getting started in the state. The largest plant is located at Niwot and is operated by electricity supplied by the Northern Colorado Power Company. Since this company was put in successful operation, companies are being organized and are asking regarding power to run new plants at Longmont, Fort Collins and Greeley.

The twenty-four hour service maintained by the central power plant makes it desirable to use this current in operating factory machinery. Day and night shifts can be put on in this way.

Ground was first broken for the construction of the power plant at Lafayette on October 2, 1905, and the first carload of building material was received at the site on November 14, 1906. On June 2, 1907, the two big turbine engines for power and lighting were started. The

construction of the transmission lines and substations and the reconstruction of the distributing systems in the various towns was carried on in conjunction with the power house work. After testing out the various parts of the system, the first service to the towns was inaugurated in September, 1907. A month later all of the local plants purchased by the Northern Colorado Power Company had been dismantled and the towns are now receiving service from the very mines' mouths at Lafayette. Additional turbines have been placed in commission with the recent opening of the Denver & Interurban railroad between Denver and Boulder.

Of considerable interest to the layman following a visit to the main power is a trip to the various substations. There are two types of substations differing only to the extent necessary for the difference in voltage of the transmission lines entering them. Each substation is supplied with every known device for regulating and breaking the current.

As an aid to the progress in developing the lands of Northern Colorado and upbuilding that section of the state, the system is the biggest thing yet. It is difficult to estimate to what extent the central power plant will advance agriculture, manufacturing and the business of the score of towns to the north. However that may be, it has already become a tremendous boon to values. Each month will witness an added improvement in this section of the state traceable directly to the plant.

But it is not alone to their own state that these men have done great benefits. As a result of the successful operation of the Lafayette plant, capitalists in the Indiana, Illinois and Missouri coal fields are already planning and building similar electric power plants to send the energy of the coal direct from pit to factory and home.

The Social Responsibilities of Empire

By SIR WILLIAM CLEAVER, BART.

Reproduced from *Empire Review*

THE social responsibilities of the mother-country to its colonies and dependencies must vary considerably. These responsibilities, in truth weigh much more heavily upon us in regard to our dealings with the colored races which are subject to our direct rule than in regard to our dealings with those of our own blood. Past experience has taught us that the latter can only be dealt with as free peoples, and in fact they are only bound to us by community of race, community of religion, and community of interest. We should deal therefore with "Greater Britain"—by which I mean our self-governing colonies—just as a wise parent deals with his children when they have grown to man's estate; that is, we must recognize that, while we can give advice which may be taken or not as the case may be, and assistance when it is desired, they are free to choose their own method of government and mode of living.

It was once said that, "Colonies are like fruits which cling to the tree only till they ripen." The revolt of the American colonies was given as an illustration; but we now see that the saying only holds good where a mother-country attempts to force its grown-up colony to its own ideas and ways of thinking. The unexpected result that at no time in the history of the Empire were the colonies so closely attached to it as at present shows how Turgot's apothegm has been falsified. I do not think that our colonies have now any cause to complain of our dealings with them. If any complaints were to be made at all it would come from our side. For example, at the pre-

sent moment our colonies appear to have made up their minds to prevent some of our fellow-subjects and their fellow-subjects from settling and trading in their territories. This undoubtedly interferes with the social responsibilities of the Empire, in that it prevents us from giving to our Indian subjects, as theoretically we ought to give, the same privileges within the Empire that India gives to ourselves and our colonies. And yet there is much to be said for the contention that the colonies are for white men and for white men alone. White men cannot emigrate to India because of the climate, so that as a matter of fact that country is closed to them. The two races therefore do not meet on fair ground. There is a real danger in establishing in our colonies different races with different ideals of government, and so giving rise to racial antipathies. After all, the people of India do not emigrate much, and East and West Africa, and British Guiana where the tropical conditions are suitable, remain open to them, in addition to large tracts of country in India itself which still await development. The whole question illustrates the difficulties that sometimes arise in carrying principles into practice.

I think little more remains to be said on my subject so far as the self-governing colonies are concerned. Our social responsibilities to them are now almost entirely limited to trying to make their inhabitants feel that they are still Englishmen, and that, when they visit the "Old Country" they will be received and treated as such. We should indeed remember the second definition of the word "social" as "the mixing in friendly

society, or companionable." The Victoria League was established with this special object, and has met with much success. We are heartily welcomed by our colonial brothers and sisters when we visit them in their homes, and they should be equally welcomed here. We must look upon our colonies only as parts of one vast nation—Greater Britain—and we must treat them as such. We need not then fear any attempts at separation, from which, indeed, the colonies have nothing to gain and much to lose.

When we turn to consider our social responsibilities to India, different considerations arise. There we find, as I have said, an Empire in the old sense of the word. Different races, different civilizations, and different religions have possession of its soil, and largely owing to this fact, the Pax Britannica is preserved by some 75,000 British soldiers, over a population of 300,000,000 natives. The Roman watchword of Empire for the preservation of peace among its component parts was *Divide et Impera*. This policy, which was intentional on the part of the Romans, has been created for us in India in spite of ourselves, for we have never deliberately fostered or stirred up strife between different races in order to secure our own dominion. But we must admit that India is governed by force, and that, if the various races could unite to drive us out, we could hardly prevent their doing so.

What then, is India? It is a country, to begin with, as large as the whole of Europe without Russia. Professor Seely, indeed, compares it with Europe: "Our conception of Europe," he says, "is the sum of our conceptions of England, France, Germany, Austria, Italy, Spain and Greece. Perhaps the name India would strike as majestically upon the ear, if in like manner it were to us the name of a grand complex total. In the first place, it has one region which in population far exceeds any European State except Russia, and exceeds the United States." This is the Bengal Presidency, which, including the native Bengal States, has a population of some 78 1-2 millions, on an area of about three-fourths that of France. Of this population roughly 50 millions are Hindus and

25 millions are Mahomedans. Then there is the North-West Provinces, which may compare with Great Britain, "being in area somewhat smaller, and somewhat more populous" (total population, including Native States, 48 1-2 millions, of which 41 millions are Hindus and 7 millions Mahomedans). The Madras Presidency, again, has a population, including Native States, of some 42 1-2 millions upon an area rather larger than that of Hungary, of which 37 millions are Hindus and three millions Mahomedans. The Punjab, with a population of 25 millions, (12 millions Mahomedans and 13 millions Hindus), closely approaches the area of Austria. The Bombay Presidency, with an area approaching that of Prussia, has a population of 25 1-2 millions (20 millions Hindus and 4 1-2 millions Mahomedans). The Central Provinces approach the area of Italy, with a population of 12 millions, almost all of whom are Hindus. These provinces, together with others of lesser importance, make up that part of India which is directly under English government. But the region which is practically under English supremacy is still larger. When we speak of the Empire of Napoleon, we do not think only of the territory governed by his officials; we reckon in States, nominally sovereign, which were practically under his ascendancy. Thus the Confederation of the Rhine consisted of a number of German States, which had by a formal act consented to regard Napoleon as their protector. Now England has a similar dependent confederation in India, and this makes an additional item which, reckoned by population, is superior to the United States.

When we talk of India, therefore, we must regard it as a collection of great States, "a crowded territory with an ancient civilization, with languages, religions, philosophies and literatures of its own." It has not the slightest resemblance to a colony, and cannot be governed as such. It is no more united by language than is Europe, it contains as a whole none of the elements of nationality already referred to; namely, community of race, a common religion and community of interest. But we en-

deavor to govern it for its own interest and for that of the Empire at large. The money drawn from India is spent upon its government, and no money is levied beyond what is supposed to be necessary for this purpose; and generally we hold ourselves bound in accordance with Queen Victoria's proclamation of November 1, 1858, "to the natives of our Indian territories by the same obligations of duty which bind us to all our other subjects." Indeed, it is difficult to see what benefit we derive from our possession of India in return for the vast and very heavy responsibilities it imposes upon us. But we have, I think, done our best to rise to the level of those responsibilities. We have endeavored to govern India justly and impartially. We have not attempted to interfere with the free exercise of its religious worship except in so far as to forbid Hindu rites and ceremonies involving human sacrifice, which were indeed originally no part of Brahminism. For example, the practice of young widows throwing themselves on the funeral pyres of their dead husbands so that they might not survive them has been made a criminal offence, but for a long time the Government of India was unable to prevent the offence, until it was clearly shown that the practice was not enjoined by inspired authority.

Again, we are constantly hearing of famines in India. Before our rule became firmly established, a famine was considered as the visitation of God, and no attempt was made to cope with it. Now every possible effort is made by the government to prevent the death by starvation of millions of natives and on the most scientific lines; while the estimates set aside a large sum of money every year for the purpose of meeting the cost of relief when a famine takes place, by which the extra burden on the taxpayers is spread over a number of years and so falls more lightly on them.

I think the English people may fairly say that they have tried in their government of India to put into practice the

divine precept to "love our neighbors as ourselves," in their social relations with their great dependency; but they have not been so successful in the other meaning of the word "social"; namely, "companionableness"; and this is not their fault, for it can probably never exist between a subservient race, which, in spite of its subserviency, considers itself the superior of the two, and a dominant race, which, whether it regards itself as the superior or not, from an ethical or philosophical point of view, must in practice act as if it did. We have to do with a people—and I am now mainly referring to the Hindus, although real social intercourse between the Christian and the Mahomedan is almost equally difficult to secure—who follow one of the oldest religions of the world, far older than Christianity, and whose social ideas are the very antithesis of ours. Perhaps we have not gone the right way to work to bring about a closer intercourse with the natives of India. Perhaps we have not tried sufficiently to find out what is good in their religion and customs—and there is much that is true and good in these—and, believing in our own institutions and social customs as the best, have not been sufficiently sympathetic to theirs.

The late Professor Monier Williams, in his admirable book, "Modern India and the Indians," quotes the following passage from a letter to the Times, written by a citizen of Bombay:

"I have found a Cimmerian darkness about the manners and habits of my countrymen, an almost poetical description of our customs, and a conception no less wild and startling than the vagaries of Manderlic or Marco Polo concerning our religion."

Probably, whatever we do, they will never love us, nor can we expect it; but we can at least avoid referring to them, their religion and customs in derogatory language. "Physician, heal thyself," should always be in our minds in this connection.

Canadian Work in the Season's Books



De House in Shaker Lake, Beng. Bartogian.

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Illustration by F. S. Colman,
for Dr. W. M. Bartogian.
The Last Light

The Man Who Was "Horse-Crazy"

By CAROLINE LOCKHART

Reproduced from Lippincott's

LONG-LEGGED Jim Gaylord sat on the edge of the empty manger and looked reflectively at five silver dollars which lay in the palm of his hand. Then he looked at Phoebe.

"It's a question, Phoebe," said he, "which of us eats to-day—you or me. This Saddlelock restaurant beefsteaks have a terrible takin' smell when you pass the door. If only I could fill up on alfalfa or timothy, it would reduce my livin' expenses considerable; but I can't and be comfortable, so I gotta get resigned to the idea of goin' on eatin' the rest of my days. But fortunately," he continued in his low, husky voice, "I has the ch'ice of what I eats. I can eat beefsteaks or I can eat them blamed breakfast foods. If I eats breakfast I has to eat out your oats, but if I eats breakfast foods you has all the oats that's good for you and the best timothy what's hauled into town. When it comes to a question as to who eats, Phoebe, I guess you wins, as usual. If I heard you whinnin' for oats, and I hadn't none to give you, I reckon it would set me to stealin'."

Jim Gaylord slid from the edge of the manger and slipped his gangling arm about the little brown mare's neck, patting the white star in her forehead, with his other hand.

The mare's eyes grew soft and limpid, as a horse's eyes will when caressed by some one he trusts, and, turning her head, the mare pushed him a little with her velvet nose.

"Meal-time, Phoebe? Gittin' empty, eh?" He gave her a farewell pat.

There was a horse in the other stall, big and showy, and far handsomer than

Phoebe, but he only slapped the horse's flank good-naturedly as he passed.

If Jim Gaylord had been forced to speak the truth, he would have had to admit that he loved the little brown mare some better than his life. He exercised her each morning at daybreak on the half-mile track east of town long before anyone else was up, and at night by moonlight and starlight when every one else was in bed.

It was stated in a vague way that Jim Gaylord had a couple of old plugs that he thought could run, and the town described him as "horse-crazy" and let it go at that.

He ate his breakfast foods three times a day, sitting on the edge of the manger, and his blankets, tattered relics of the old days on the round-up, were spread on the hay near the stalls at night.

As Jim crossed the street to the feed store, a stranger on a high-stepping sorrel rode into town. The stranger sat his horse with the air of a man who believes he is riding the best, and Jim's glance took in the small pointed ears, the shining coat, the slim legs and neat hoofs which bespeak the blooded horse.

There was a little shine in his eyes, and a slight increase in the quickness of his movements, when he returned to the stall with the oats. As Phoebe ate, he slipped his hand the length of her slender legs. The inside muscles were like steel springs. He lifted her front foot. There was no fever in the frog or the small anvil. He went back to the street and sauntered into the saloon in front of which the stranger's horse was tied.

"He only weighs ten hundred and fifty pounds," the stranger was saying in a

loud voice. "I weigh one hundred and forty, and he can carry me for half a mile and outrun anything that wears hair."

Jim sat down at a table and regarded the stranger with calmly contemplative eyes.

"Ain't that some of a weight for him to carry for that distance?" inquired the bartender.

"It would be if he was packin' a feller that didn't know how to ride. But me? Say, maybe you've heard of me? They call me 'Mormon Slim.' I can ride a flyin'-squirrel!"

Did the corners of Jim's mouth lift a little—just a little?

"Wish we had some runnin' horses in town. I'd like to see a good race once more," said the bartender wistfully. "I ain't seen one since I left the East. I'm from Nebraska," he added proudly.

The bartender's eye fell upon Jim. "Say, feller," he called, "ain't you got anything that kin run?"

"Oh, I damno. I got a little old skate of a pony that can sift along some." Jim's voice was hesitating, almost timid.

"Kin he jump out a tall?" demanded the bartender.

"She does to'able—for her size."

"What's her weight?"

"Eight and a quarter."

"Eight and a quarter? This ain't a pack-rat you're talkin' about, is it?"

"Mormon Slim" and the bartender laughed.

"I haven't any money, either," added Jim.

"I'll tell you what I'll do, feller, just to show you I'm a good sport. I'll run you horse for horse—my horse against yours. I price him at five hundred dollars, and if your mare ain't any heavier than you say, seventy-five dollars would be a plenty for her. That's big enough odds to suit anybody."

"She's been on the range," Jim murmured. "She's looking terrible rough."

"Oh, well, if you're afraid—"

"Gimme a couple of hours to think it over, and I'll let you know."

"Mormon Slim" winked at the bartender as Jim went out.

"He'll never come back," he said. But Jim did come back. He came in

with a half-scared look on his face not more than an hour later.

"I—I b'lieve I'll take you up," he stammered.

"Good?" cried "Mormon Slim." "I'm needin' of a new pack-pony."

Jim dropped into a chair at the table and his head sank upon his breast in an attitude of troubled thought.

"Losin' your sand?" inquired the bartender.

The saloon was filled with local sports, who exchanged knowing looks as they noted Jim's dejected attitude.

"N-no, but my mare seems a little footsore, and I can't get hold of the kid I aimed to ride her. I'll have to ride her myself, and I weight one hundred and sixty-five." Jim's voice choked and the tears came into his eyes.

"He must be nutty to take the bet," whispered the bartender. "He's beat to a pulp before he starts."

Jim borrowed a hundred dollars on his saddle horse.

"If I'm goin' broke," he explained, "I might as well go broke right."

Then he placed the hundred dollars, getting odds of ten and twenty to one, which he had no difficulty in doing, as the crowd snapped at each dollar he offered.

"He'll be afoot by this time to-morrow," said the wise ones.

A murmur of delight and admiration swept over the grandstand at six that evening when "Mormon Slim," in a red silk shirt and black silk trunks, rode out on the track on the high-stepping sorrel. He looked the real thing in the way of a jockey, did "Mormon Slim," on his racing saddle, and the gamblers already had Jim's money spent as the sorrel warmed up to his work on the preliminary gallop.

A spontaneous shout of laughter went up from the grandstand when Jim rode out. The mare's mane and tail were matted with cockleburs. Her coat was dusty and as rough as though each hair had been brushed the wrong way. Jim's long legs did not look to be more than a foot and a half from the ground. He was riding bareback, he was barefooted, and he wore a pair of faded blue overalls and a salmon pink undershirt. "Mormon

Slim" grinned in Jim's face as the sorrel dashed past on a spectacular gallop. The hopeless race was made more so by the fact that Jim drew outside place.

When the race was called the sorrel fought the bit and fretted to be off. The little brown mare stood still, her nose out, her soft eyes shaming.

"Go!"

The leap she gave startled the sorrel. It floundered, and scarcely eight jumps from the line she had the rail. But the sorrel had heart, and he gathered himself and gained and gained until they were neck and neck. The crowd shrieked and howled.

"Why don't he let him out?"

"He's holdin' him in for the finish!" yelled the wise ones.

"But look at the mare! She has no feet—she flies!"

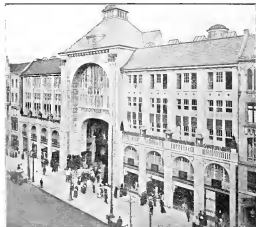
At the quarter of the half-mile track they were still running neck and neck—even, like a team. The sorrel did not lose, but he did not gain.

"Now!" roared the grandstand. "On the last quarter!—on the turn!—on the home-stretch watch the sorrel!"

"Good Lord!" yelled a man who had bet Jim twenty to one. "The Mormon's whipping!"

He whipped at the beginning of the last quarter. He whipped around the turn. He was whipping on the home-stretch. The gravel flew behind them. The rat-a-tat-tat of their hoofs was like the roll of a drum. Down the stretch they came, but no longer neck and neck! The little mare was running low, like a bound, her neck stretched, her tail flying out on the breeze. She swept by the paralyzed grandstand, game, graceful, reaching out like an antelope with her slim legs and tiny hoofs while the stretch of daylight grew between her and the pounding, straining sorrel behind. And crouched on her shoulders was Jim, who turned his head to throw one glance of exultation and decision at the grandstand.

"I'll tell you wot," said Jim, as he took a handful of money from the stakeholder, "I had a terrible time a-sheddin' of the a crocodile tears and a-buntin' cockle-burs."



Main Front of Berlin's Novel Combination Store

Sleeping Out of Doors

To sleep out-of-doors for a month is better than a pampered trip to Europe. In this climate one must have a roof, of course; but any piazza that is open to three-quarters of the heavens will serve as a bedroom, and the gains in happiness is unbelievable. With an abundant supply of good air sleep soon grows normal, deep, untroubled and refreshing, so that we open our eyes upon the world as gladly as a hunter or any pagan shepherd in the morning of the world. Too often we grow anxious and flustered and harried with distractions; the goblin of worry becomes an inseparable companion indoors; and we groan in spirit that the universe is all awry, when in truth half a dozen deep breaths of clear air lead a different complexion to life. Our anaesthetics are nearly all artificial, and are bred indoors, under the stifling oppression of walls and roofs, to the maddening clangour of pavements, and a day in the open will often dispel them like a bad dream.

A Novel Business Organization in Germany

By MAX A. R. BRUNNER

THE time when German offices and shops used primitive methods of advertising, buying, selling and delivering goods is now over and it is astonishing how quickly the German business man has adopted systems that were familiar to the modern American or Englishman years ago. But it is true that if a German does anything especially new he does it with characteristic thoroughness. An example of this fact is the Passage Kaufhaus which was opened a few weeks ago in Berlin.

The new institute is not a dry goods store but a combination of retail shops

(at present about sixty, with as many different branches) arranged under one roof. The shopkeepers who have joined the Passage are independent and their profit depends on the sales they make in their own department, yet they derive considerable advantages from joining the central institute. Among these is: having the goods shipped at reduced rates in large quantities from any distance to the Passage store; delivery of sold articles to the customer in Berlin as well as other cities by the teams and motor cars of the central office; saving the employment of a cashier and book-keeper, as

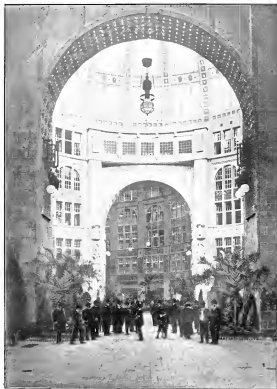
this business is done by the central of fee for all participants; cutting down the costs for advertising, which is done by a special trained staff who make an ad far more effective and besides secure cheaper rates as the advertisements are issued by the central office for the whole institution; and last, being represented in a big catalogue chiefly intended for outside customers. The public on the other hand has the advantage of buying in sixty special shops where the variety of articles is much greater than in a separate store and yet finds comfort and easy shopping just the same as in the latter because these numerous branches are located on one spot under one roof.

There are no doors between the various shops and twenty-four elevators, besides wonderful stairways, communicate between the floors. The goods are also delivered by a number of teams and motor cars to any part of Berlin four times a day, and also to suburbs and other places. From all this it is clear that the new organization offers to the shopkeepers as well as the public the combined advantages of the big store and the retail shop without their drawbacks.

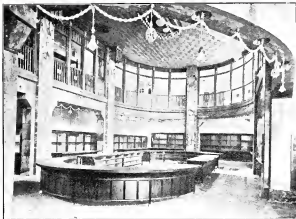
It is known that every modern business man spends a rather considerable sum for advertising. This is true even of Germany where the value of it has not been recognized until comparatively recently. If an ad is to bring good results it must be made up in an attractive manner, but only large firms are enabled to employ specially trained people. Now, the Passage Company, with a capital of several millions, can, of course, stand the expense and a good skilled staff of illustrators and advertising men are kept employed who make the ads for the newspapers and magazines and also prepare catalogues. As sixty retailers have joined the Passage organization it is clear that each has to spend only the sixtieth part of the whole advertising cost and yet they are given such an excellent service that even the largest stores cannot compete with it. The central office makes large contracts with the numerous papers and considerable sums are saved thereby. Large placards and electric signs are also to

be found in various parts of Berlin, in addition to posters on the many typical poster columns, the railway cars, stations, etc. Contrary to American and British practise, this advertising is done in an artistic manner with really pretty and effective designs, not disfiguring the streets and surroundings of a city in the offensive American way where the esthetic side is so often neglected. In some ads only certain branches are mentioned, the expenses of which are to be paid by those particular retailers, while other ads simply draw the public attention to the Passage store generally as a good place to buy at. For these every retailer has to pay an amount depending upon the quantity of goods he sells per month.

Certain businesses have to spend excessive money for advertising compared with their sales, for instance, soap factories, food manufacturers, mail order houses, etc. Others go to large expense when they wish to extend their business or add a new department. These expenses become smaller, only if a firm exist for a long time and build up a large business which becomes itself an advertisement. When the Passage was founded the question was considered how to cut down the advertising expenses. The management first took into consideration the fact that each of the sixty shopkeepers embracing the Passage organization had a number of old customers and acquaintances who would continue to buy from him; he would draw them to the new store and thus to the other departments where they would always find goods to interest them. Another feature considered was that the Passage is a novel institution which has no counterpart in the world and is attracting every cultured person by its wonderful architecture, its fine parlors, reading, writing, music and refreshment rooms, all of which were advertisements themselves. Other ads costing money were cut down as much as possible and the sum each shopkeeper represented has to pay is rather trifling. He thus becomes known and makes good sales while otherwise in his former little shop his firm would be rather obscure. Because these and the general running



Central Court of the Arcade Under the Cephalopod



The Yellow Palace where Jewelry is Sold

expenses are cut down to a large extent the articles can be sold cheaper and the public profits by it. It is the purpose of the Passage to bring the producer into direct contact with the consumer, thus saving intermediate expenses. In large dry goods stores the store is always intermediate while here in many cases the manufacturer has a salesroom in the Passage where his goods go directly to the public.

Another department where almost revolutionizing methods are applied is the mail order business. A glance at the map will show that Berlin is excellently located as a centre not only of Germany, but of the whole of Europe and is well adapted for a business centre. Railways, telegraphs, mail connections, canals, etc., are abundant and in excellent condition. The reason for the slow development of the mail order business is probably due to the fact that catalogues contained too few different ar-

ticles and that these were not clearly brought to the attention of the customer. The Passage organization has now issued one big catalogue where all the different branches are represented and each article is very clearly pictured and described as regards weight, size, quality, character, etc. It is clear that every reader will find in such a general catalogue at least something which he needs while he would probably throw away a prospectus dealing with one subject only. This catalogue is made up by the trained staff of the central office and has no counterpart in any retail shop or big store. Yet the cost to each of the sixty shopkeepers of the Passage is low and much less than if he prepared a special catalogue for himself. Each retailer is entitled to several pages and his space forms the basis for the amount he has to pay. Flushing out the addresses to whom such a catalogue is to be sent, the work of mailing it and the future trans-

A NOVEL BUSINESS ORGANIZATION IN GERMANY

action of business with the outside customer is taken up largely by the skilled staff of the central office which saves the retailer much trouble and expense and gives him a service of greater perfection than he could find elsewhere. The whole forms a new era in the mail order business in Germany.

When goods are shipped to other places, all that has been ordered among the sixty branches is collected in the freight department of the central office and shipped in one parcel by freight or by parcel post. This shows at once how much is saved by this economical delivery. Furthermore, in larger towns agencies are being established which help to make the Berlin house better known and to cheapen the transaction of business. As with insurance companies, there will be general and sub-agencies. Only the most modern and efficient methods for delivering the goods to the home customers and those outside are applied. Pushcarts take the articles to special elevators which go down directly to the

wagons and automobiles while for smaller articles chutes are installed. For transporting goods to be sold there are special lifts distributing them to the various stories and anything can be carried upstairs from a platform to a large billiard table, piano, heavy safe or automobile. From time to time special trains will be run from the provinces to the capital with single fares to allow a large percentage of the population to visit this unique store.

As with the advertising and delivering of the goods, so in a similar manner the expenses are divided among the sixty shopkeepers for other privileges. Among these may be mentioned the rentals, the show windows, the heating and lighting, the cleaning and repairs, fire insurance and guarding, telephones, elevator service, postage, taxes, lawyers and music. The latter is also a novel feature as a band is playing every day from four until eight when the store is closed. Books could be written about other interesting features but only a



Elaborate Architecture of the Building

brief review can be given here. Not only can any description of article be bought, but also tickets procured for theatres, music halls, concerts, museums, regattas, races; in another department articles can be hired on reasonable terms, such as costumes, china, tables, chairs, carriages, linen, etc., which will be welcomed by the housewife receiving unexpected visits. The central office will also provide, for small fees, banquets, wedding parties, dinners, etc. The trouble of finding reliable servants, about which the housewives of all cultured countries are now complaining, will be largely overcome by the employment department. Here a customer will find good male and female servants, waiters, butlers, cooks, tutors, governesses, etc. Clothes and linen can be cleaned here chemically and by ordinary washing, carpets beaten and cleaned by vacuum apparatus, repairs made and reliable workmen provided, such as plumbers, joiners, clockmakers, tailors, locksmiths, showmakers, etc. Material of any kind, such as coal, wood, ice, can be ordered here. The stranger

and foreigner passing through Berlin will be taken care of. The Passage makes up a plan how he can spend his time in a nice way without much expense and without missing the sights; the tourist office provides him with tickets for railways, steamers, amusements, etc. He is also informed about hotels and boarding places and provided with interpreters.

While this description has shown the wonderful and novel organization of the Passage store it is also a remarkable building from the architectural standpoint. The immense structure has two long fronts on two streets. These latter are connected by the arcade from which the whole has its name (arcade means in German, Passage). This is a curved walk covered by a glass roof and in the centre is an immense cupola with a diameter of 30 meters and a height of 45 meters. The walk is traversed by many bridges on the various floors and one is modeled after the famous Rialto bridge in Venice. Here high up in the air a band is playing under the cupola, furnishing grand music.

The Importance to Merchants of Right Buying

By JAMES H. COLLINS

Reproduced from Saturday Evening Post

ONE of the worst clothing buyers in the United States, it is said, is the man who selects stock for a large men's clothing store in a manufacturing city. He knows men's clothing from fleece to rag-bag. He has operated a sewing machine himself, been a "sweater" and also "sweated." His present employer took him from the cutting bench on the assumption that his shrewd knowledge of how clothes were made would fit him to be a buyer.

One of the best clothing buyers in the country is proprietor of a competing establishment in that same town. His ideas on the technical making of goods are probably hazy. To fool him in fabrics and workmanship would be easy enough, because his whole training has been acquired in retail stores, selling clothes.

If there is one thing certain in this world it is that good merchandise of every kind has a definite fascination—a power to arouse, on sight and touch, the desire of possession. Some commodities appeal to self—clothes, for instance. Again, the appeal is to affection for others—it isn't difficult to sell a woolly lamb to the man whose first baby now says "Goo." Commodities cover every human class, condition and interest. Well-bought merchandise is highly contagious, as any one may realize by walking through a big store.

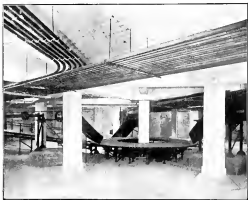
Now, when the first clothing buyer selects stock he is absorbed in goods, linings, seams and buttonholes. He knows so much about details of workmanship, and so little about selling, that he never pictures a suit on a customer. And so the establishment he purchases for, while

holding its great trade among bargain-hunters and men who buy a suit once in two or three years, is practically at a standstill in point of growth. He hasn't added a thousand dollars in new patronage.

The other buyer, on the contrary, makes purchases with nothing but this fascination of merchandise in mind. Buttonholes and seams he leaves to manufacturers, because he deals with reputable houses. Every suit he fingers is ordered or rejected on its selling qualities—as his eye takes in the whole effect of style and color he mentally sells that suit to his customers at home, or decides that it isn't his kind of stock. This clothier is building a fine trade among the discriminating people of his town, and every season his purchases are larger.

Side by side with the big department stores in our cities to-day can be found hundreds of successful retail shops devoted to restricted lines of merchandise. New York is filled with prosperous small retailers, and Chicago and Philadelphia; while in some cities, like Boston, the department stores have made slow progress. Side by side with the prosperous small stores will be found, too, many hundreds of unsuccessful ones, and proprietors of these bitterly maintain that department stores (in the country it is the mail-order house) have killed opportunity.

The retailer has one essential that no department store has thus far developed—good personal service. He serves customers himself, or works daily with his clerks. With a foundation like that it only remains for him to be a shrewd



Rotating Table Showing Patterns from Pear Charts and Belts. On the Ceiling Perforated Cash Tables

buyer, and he can hold trade, downtown or in a neighborhood, and get more.

The small merchant is not always a shrewd buyer, however. Much of his stock is carried passively. It is not so much what people want as what he thinks they ought to have. He does not strictly sell, but, rather, lets people come into the store and try to make purchases. When he is aggressive it will often be in wrong directions. Instead of following demand intelligently and stocking goods that people want, he buys for the most favorable prices and terms, and carries merchandise that figures out the best paper profits. This last trait is so ingrained in many small merchants that they provide a universal dumping-ground for all the old tin cans and dead cats of commerce. Again, his stock may be well selected, but pitched on a level too high or too low for his community.

A young man from Boston opened a haberdashery shop in a New England factory town. His personal tastes were those of Harvard. He bought stock according to his personal tastes. There was a limited university patronage in that town. He got it. Some of the factory operatives were dandies, and susceptible of education. He soon had these buying better clothes. But in the whole community there wasn't enough of his personal kind of trade to keep a shop alive. And so a business with excellent merchandise such as would have been successful in a larger city, eventually went into bankruptcy.

Investigate the retailer who buys to good advantage, and he will invariably be found operating on good information. On the other hand, look into the dealer who has actually turned a comfortable profit on volume of trade during the year, only to find his profit tied up in unsalable stock. This merchant has neither had his cake nor eaten it. He is probably buying according to his personal opinions.

Perhaps he noticed that there was a little inquiry for dollar alarm clocks. The most reliable clock in the market costs seventy-five cents wholesale—best quality, and made by a famous house that stands behind it with a guarantee. Along comes a cheap jobber's salesman, how-

ever, and shows a clock costing only fifty cents wholesale. One means a profit of thirty-three per cent, the other a hundred. Believing he can sell the latter, he orders a dozen.

"If you'll take six dozen," says the salesman, "there's an extra five per cent discount."

He takes six dozen. A large amount of capital, proportionately, is thus tied up. The clocks do not sell fast, for where he sells a dozen a month, his competitor, handling the famous dollar clock, sells a dozen a week, on quality and reputation of goods. At the rate of a dozen a month he has to wait nearly three months before he begins to make any profit at all, whereas the other merchant, ordering a dozen at a time, pockets his profit every week.

That is one way of buying according to opinion. Hundreds of thousands of dollars' worth of cheap junk is made and imported every year, for sale to merchants who adhere to this opinion—that people ought to buy whatever figures the best paper profit and brings the largest discount. A walk through any minor retail street will show this merchandise, gathering dust on shelves and in windows.

Again, the merchant who thoroughly understands and follows the principle of moderate profit on a large turnover of salable stock will still purchase according to his opinions of his customers.

There are two drug stores a few blocks apart in a prosperous residential section of a certain city. One druggist buys stock on the assumption that his public wants only the best grades. His is an aristocratic shop. Tooth brushes with him begin at about twenty-five cents retail and run up past a dollar. The other druggist, however, isn't so sure that his neighborhood is aristocratic. He knows, too, that it isn't a tenement district. Not having very definite beliefs about his public he purchases a wider range of tooth brushes. His cheapest retails for eight cents, and the whole line runs upward at ten cents, fifteen, twenty, twenty-five, twenty-eight, thirty, thirty-five.

The first druggist buys his tooth brushes in large lots every 3 months, ordering 50 many dozen at 25 cents, 50

many at thirty-five, so many at fifty. Until his whole stock is manifestly running out of important grades he will not order again. In comes a woman who wants a thirty-five-cent brush with very soft bristles, a ventilating back and a hole in the handle to hang it up by. When the druggist goes to get it he finds that he is out of just that sort of brush.

"Here is an extra soft brush at twenty-five cents," he says.

"I want something better," replies the customer, "and besides, there isn't a hole in the handle."

"This fifty-cent brush will give you satisfaction—we sell a great many of them and never have any complaints."

"That's more than I want to pay," is the objection.

Every day the small merchant in all lines, whether in city or country, is turning trade away by just this process, and customers go to department stores and mail-order houses, where assortments are complete.

Now, the other pharmacist in that neighborhood orders almost daily. His orders are not large. He merely keeps track of stock, keeps his assortments complete and lets the wholesale house carry stock for him—which is what wholesale houses are for.

Keeping track of stock isn't difficult, with a simple card record properly devised and set running. Yet in some lines of business a merchant religiously fills out assortments in one variety of goods and wholly neglects other lines. Years ago the manufacturers of men's collars drummed into haberdashers the necessity for complete stocks—collar trade is lost every time a clerk finds a size or style missing. The haberdashers have postal forms, and order collars daily. Yet in this trade it is nothing unusual for a merchant to keep his collar stock in excellent order and tolerate ragged assortments in shirts, underwear or hosiery.

Being Johnny-on-the-spot is about half the art of retailing.

Some years ago two young drug clerks opened a shop on very slender capital. Pick stock as shrewdly as they could, there were still a good many holes in their assortments after all their money had been spent and all their credit utilized.

From the very outset they had the reputation of carrying what was asked for, or getting it immediately. During the first year, when a customer came in and asked for some article not in stock, they gave him a chair and newspaper and sat him down contentedly.

"Three minutes is all we want—have it here before the next car passes."

And they soon had it there. Was this little, new shop near the wholesale district?

Not at all—from far from the centre of town.

Where did they get the goods, then? Why, bought them from their competitors right in that neighborhood.

Retail buying is based so solidly on accurate information both of merchandise and customers, that nowadays many progressive, small merchants in the larger cities let the department stores gather information for them.

It must be remembered that the department store has few opinions about either merchandise or the public, but is a huge machine for finding out what people want, and getting it at attractive prices. The small merchant complains of department-store competition, not realizing how bitterly these big establishments compete with one another. A department buyer lays in stock to be sold next month. It can be relied upon that those goods are the pick of the world, bought for the highest degree of salability, irrespective of price, profit, discount. Even if the department store makes nothing on the goods it will have them. When the buyer has exercised his best judgment, then comes the merchandise man to compare his goods with those in other stores. Buyers in other stores are watching, too. Goods and information are the best obtainable. To arrive at this result the department store has organized buying machinery that no small merchant could adapt, even in a minor way.

But, the moment the big store puts goods on the counters, all the results of this costly machinery are laid bare to the small merchant who will take the trouble to go shopping. To-day the small merchants in large cities realize this, and it is not unusual to see them inspecting

stock in the department stores. Sometimes clerks will freely give names of jobbers or manufacturers from whom goods were obtained. When this information is not forthcoming the merchant buys a single garment, a single yard, submits this sample to his wholesale house, and asks that it be duplicated. Of course, the department store buys much of its stock from manufacturers, and at very favorable prices, because of its large orders. Yet the small merchant, taking advantage of its machinery in this way, can usually get goods approximately the same and the merchandise manager of one New York department store says that he has known

small merchants, buying in this way, actually getting an article at prices that enabled them to undersell his own establishment.

In fighting catalogue houses the aggressive country merchant follows a plan not so very different. Investigation in his own community will show who is buying outside. If he finds out what is purchased, gaps in his own stock will usually be revealed. Much of the patronage he thought was going out by mail, allured by bargain prices, is really going by train and trolley to the nearest town where complete stocks are carried and the best grades of goods.

De Leatle Cow of Ste Flore

(By the Late W. H. Drummond)

Oh! it's sailin' aways on de sea we go,
Dat song de engine is sing below—
Bringin' us nearer to Angletterre,
We're every wan's waitin' to cat us dere.

'T was only leetle small place Ste. Flore,
But de grass is green by de reever shore,
An' de clover wat grow on de medder groun'
Is de sweetes' clover for miles aroun'.

If dey geev me a chance, an' leave me untied,
Quickly you see me jump over de side,
But dey watch me and feed me and water me too,
So wa't can de leetle Ste. Flore cow do?

Not'ing at all only night an' day
T'ink of de ole place far away—
De reever, de medder, I'll see no more—
Oh! ma heart is breakin'! Goodbye Ste. Flore!

—From "The Great Fight."



Sir George Wyatt Truscott
London's New Lord Mayor is Head of a Large
Printing and Stationery Business.

The Story of My Business Career

By SIR GEORGE TRUSCOTT

Reproduced from M. A. P.

THE founder of our firm was my grandfather, James Truscott, a Cornishman, who, in or about 1822, left his native county and came to London, along with his young wife, who was a Wyatt, and Cornish, too; and his infant son, my father, afterwards Sir Francis Wyatt Truscott, Lord Mayor of London.

My grandfather commenced life as a compositor, and after working for a large and well-known London firm, he opened a tiny printing business in the

Blackfriars Road. His motto was "Good work only," a tradition which I hope we maintain; and gradually his business grew till he was able to take a larger establishment in Nelson Square, Blackfriars, premises now, I believe, occupied by Messrs. Lincoln and Bennett.

My grandfather went on progressing and became the contractor for printing for one of the London dock companies. Then he fairly found his feet, and soon after removed to our present house of business in Suffolk Lane, E.C., though I

question whether, were he to come back to earth, he would recognize in our present house the much smaller factory of his day.

My grandfather died at the comparatively early age of fifty-seven, and so my father was still a young man when he took entire charge of the business, very largely to develop it; while at the same time he succeeded my grandfather in the Common Council. Here, I suppose, I must bring myself on the scene, but I do so most unwillingly. In the careers of my grandfather and father there is much of interest; both were the architects of their own fortunes, the former, perhaps, in a greater degree than the latter, but still, while all honor is due to the sturdy Cornish compositor who had the pluck to leave his country home for the unknown and, it might well be, terrifying world of London, it was my father who by strenuous application made the business from a comparatively small concern into a big one. My brothers and I can claim to have carried on and enlarged our father's edifice, but the "spade work" was done by him and his father before him; and therefore my career is devoid of that, to me, engrossing interest which attaches to the life of a man who has risen from nothing or little.

True, like old James Truscott, I started business life as a compositor, but that little story I may leave for the present.

I was born at Brixton on October 9th, 1857, and it seems to me that the only noteworthy thing about my juvenile days is that I ever survived them, for I was an exceedingly delicate child, and as a boy I was threatened with consumption. It was only the devoted care of one of the best of mothers—over several years—which saved me.

In consequence of this early weakness I did not go to a public school, but was educated partly at home, partly at private schools at Edmonton, St. Leonard-on-Sea, and Brighton, finally spending several months in Paris at a school, though I was there more as a paying guest, or "parlor boarder," as I think the term went then, than as a pupil.

I rather fancy that as a boy I had some ambition to be an engineer, but my poor health precluded my adopting such a pro-

fession, and I do not know that my mechanical aspirations were at any time very marked.

Anyway, my schooldays over, I was quite content to enter the family business. My father insisted—and I can never be sufficiently grateful for his wisdom—that I should start right at the bottom, and so my first twelve months of business life were spent in our case and other departments.

This was an experience I thoroughly enjoyed, all the staff were kind to me, and I am glad to say that some of the compositors and other hands who instructed me in the mysteries of type-setting, etc., are still with the firm.

Naturally, I have seen some great changes, not to say revolutions, in the printing world, but these have not so greatly affected us, the class of printing we do calling rather for carefulness and excellence of workmanship than great speed.

Still, I remember that in my young days it took two men and four boys to work one of the old machines then in use, whereas, now the same work is done by one man and one boy.

It was my father's idea that I should pass through every branch of the business, and this I should have done but for the fact of my father's withdrawing from the firm, on account of his increasing public work, and thus leaving things more and more to my late elder brother, James Freeman, who thus found himself in need of my assistance. This brother I lost in 1892, he was a very able and energetic man of business, and I owe a great deal to his sound tutelage. I did, however, have time to go through several departments, though rather hastily towards the close, and to this sound, all-round apprenticeship, I ascribe the fact that my work has always been a pleasure to me.

I don't want to preach, but I cannot help thinking that young men, nowadays, do not sufficiently realize the value of a good and thorough apprenticeship. They want to be masters before they know their work as subordinates, and the result is that half their time is wasted trying to learn too late what they should have learned at the beginning. No man

is fitted for a responsible position unless he knows how the work of any one of his subordinates should be done, and this can only be from practical experience of it.

My business career, then, has been uneventful as it has been happy. The only things I can think of to talk about further are the rather remarkable coincidences that have studded my life, more particularly my civic life.

The first and most obvious one is, of course, that I should be the son of a Lord Mayor of London. This, however, is not a record in the city's annals. Sir George Faudel-Phillips, for one (Lord Mayor in 1897), is the son of a Lord Mayor, while, curiously enough, Alderman Sir John Knill, my successor in the ordinary course of events, can claim a paternal predecessor at the Mansion House, as well as one of my Sheriffs, Alderman F. S. Hanson, whose father was Lord Mayor in the jubilee year of our late Queen (1887).

But here is a coincidence which I think deserves the title of remarkable. In 1872 my father, as senior Sheriff of London, assisted to receive H.M. the King, who was then Prince of Wales, when he came to St. Paul's Cathedral to return thanks to Almighty God for his recovery from the attack of typhoid fever which so nearly proved fatal.

Thirty years later I, as senior Sheriff of London, helped to receive his Majesty the King, when he came to St. Paul's Cathedral in October, 1902, to return thanks for his recovery from his attack of appendicitis, which for the moment cast such a gloom over the Coronation celebrations.

That was a very memorable occasion in my life, and it was followed, three days later, by another one equally memorable to me, that is, when the King made his memorable progress round London, and honored the Corporation with his presence at a State luncheon in the Guildhall, accompanied by H.M. the Queen. The then Lord Mayor, Sir Joseph Dimsdale, my brother Sheriff, Sir Thomas Brooke-Hitching, and I, received his Majesty on horseback at Temple Bar, and preceded him through the City. I may mention that riding has al-

ways been one of my favorite recreations, and so this equestrian progress was a real treat instead of the misery it might have been, had I never gone in for riding.

Mention of this incident reminds me that I shared in setting up a City record, for when Sir Joseph Dimsdale's successor, Sir Marcus Samuel, came to the Chair, he found that both his Sheriffs were already knights, this honor having been paid to Sheriff Brooke-Hitching and me in consequence of His Majesty's two visits to the City, during the last six weeks of Sir Joseph Dimsdale's mayoralty, and the first six weeks of our shirivally.

Sir Marcus Samuel furnishes me with yet another coincidence. One of the chief events of my father's year of office in 1890—1889, was the State visit he paid to Brussels to share in the celebrations in honor of the jubilee of Belgian independence.

I went with him; indeed, here I may mention, that we all lived at the Mansion House during my father's mayoralty and took a share in its events—the Mansion House is a most comfortable residence, though it certainly never entered my head then that I should ever return to it as Lord Mayor—and that visit is one of the most enjoyable memories I possess, for I certainly had what modern young people call a "good time."

Twenty-three years later I revisited Brussels as Sheriff to Sir Marcus Samuel, when he went there on a State visit as Lord Mayor of London, and again I can only say that I had a very good time; King Leopold honoring me and my colleague with the decoration of Officers of the Order of Leopold.

Another notable event of my father's mayoralty was his entertainment at the Guildhall of the first, or, at all events, one of the first, Australian cricket teams to visit this country. I see that the Australians are coming over next year, and if they do, I hope to have an opportunity of extending to them the same hospitality that my father showed to their forefathers.

Without wishing to make myself out a boy, I may say that I am considerably younger than many Lord Mayors have

been, though I cannot approach the record of my late good friend, Sir David Evans, who was Lord Mayor when he was not very much over forty.

Comparatively youthful as I am, however, I can point to twenty-six years of civic life, for I was elected to the Common Council of the City of London in 1882.

This was an honor rather thrust upon me than sought for, and was due mainly to the fact that the candidature for the Council seat vacant in my father's ward of Dowgate, of a violent reformer, who went by the nickname of "One-from-the-Plough," did not find favor with the electors, and my father was approached and asked to allow me to stand, which I did and won a handsome victory.

I am very glad that I was thus early drawn into civil life, for it has provided me with a never-failing source of interest and occupation, and has enabled me in various capacities, and particularly as chairman of the visiting committee of the City of London asylum, to do work which I hope has been useful.

But I should be most ungrateful if I did not here mention that my public work has only been made possible by the ready and willing assistance in business of my brother, Henry, and my nephew, James, the eldest son of my late brother.

It might perhaps be thought that I have often dreamed of following in my father's mayoral footsteps, but I can honestly say I never thought of doing so until after his death. He himself never spoke to me of the possibility of my becoming Lord Mayor, and it was not until his death left the Dowgate ward vacant, and I was requisitioned to accept the vacant gown, that I really thought of becoming an alderman, and then I was elected unanimously. I accepted the honor gratefully as a kindly tribute to the memory of my father.

I must not forget one circumstance which stands out beyond all others in its bearing on my private and official life—my marriage in 1889 with Jessie Guthrie, the daughter of the late George Gordon Stanham, architect, who is a relative of the late Sir Thomas Gabriel, a former Lord Mayor.

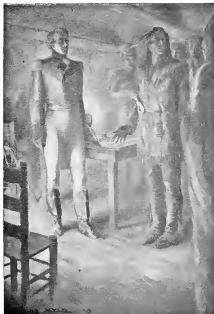
My married life has been most blessed and happy. We have two sons and two daughters who have received the most devoted care from their mother while at the same time she has never failed to help me, and interest herself in all my official work, and I know that the social side of our mayoralty will be safe in her hands.

Naturally, I am proud to revisit the Mansion House scenes of my youth, though I fear that I shall not be able to enjoy my year there quite so light-heartedly as when my father was Lord Mayor, for then he had all the responsibility, and I all the fun. But the citizens are very kind to the man who endeavors to do his best; and that I will try to do, and thus follow my father's brilliant example. I mean to be happy in my office, and thus, perhaps, to assist in making others happy, too.

Also, I rejoice to find there still, after a lapse of twenty-eight years, that indispensable assistant to any Lord Mayor, Sir William Soulsby, and mine is the first instance of Sir William acting as private-secretary to both father and son.

Moreover, I find some comfort in the fact that the Mansion House seems to have a tonic effect on its occupants. I have often remarked how Lord Mayors have improved in health during the year of office, and, in fact, it would seem to be customary for Lord Mayors to "rise to the occasion," and I can only hope that I shall not prove an exception to this rule.

Canadian Work in the Season's Books



The Meeting of Brock and Tecumseh

Reproduced by
Courtesy of William B. Egan

Illustrated by Philip Kyle. Toronto
for "Story of Isaac Brock," by Walter
H. Stacey



George H. Lorimer
Editor of the Saturday Evening Post

An Editor With a Million Circulation

Reproduced from Printers' Ink

ONE of the stories current among advertising men is to the effect that the head of a big New York agency had become so impressed by the excellence of a number of advertisements of the Saturday Evening Post appearing in the newspapers that he sent a representative to Philadelphia to engage the writer for his own staff. When asked on his return if he had succeeded in his mission the latter replied, in a disgusted tone of voice, "No." "Why not?" asked the chief. "It was Lorimer who wrote those ads," was the sententious reply.

A busy editor who can turn out ads that make an experienced advertising agent sit up and take notice must be versatile and possess the knack that only comes from an intimate knowledge of business combined with the ability to express ideas in appealing language. If George Horace Lorimer hadn't become an editor, he would certainly have made his mark as an ad writer.

But Lorimer is no accident in editorship. He is an editor because editorship is his impelling instinct and because he had the sense and the courage to recog-

nize the fact, more sense and more courage, by the way, than ninety per cent. of the young men in his situation would have displayed.

Lorimer was employed by the great firm of Armour & Company before he reached his majority. His father, the famous preacher, was a friend of the elder Armour, and that great merchant had taken the boy into the Armour concern to teach him the business and to make a great merchant of him; also to help him make his fortune. Lorimer progressed rapidly from a minor clerkship to an important desk. He was alive, alert and intelligent. His future seemed assured.

Then, one day, he walked in and resigned, to the intense amazement of everybody in the Armour concern. They thought he had a better business offer, but, for all that, considered him foolish for leaving the house of Armour. When he told them he had no better business offer, but intended to write for a living, they revised the "foolish" designation and set him down as a lunatic, wondering, in a dazed way, how it was a young man who had shown no previous signs

of mental instability should be so suddenly bereft, and sympathizing deeply with him. The idea of any man who had reached an important desk in the Armour Company leaving of his own free will, and to write, was so preposterous the young man's business associates could figure out no other explanation than sudden insanity.

He went to Boston and began work as a reporter. Reporters in Boston do not get such salaries as heads of departments do in Armour & Company's. It was hard sledding, but Lorimer stuck. After a time the opportunity came to join the staff of the Saturday Evening Post. It is more than nine years, now, since he assumed editorship of that publication. In that time the Post has increased in circulation from a little more than a hundred thousand copies a week to nine hundred and fifty thousand copies a week, and it will have a million copies a week before he rounds out his tenth year as editor.

Being a live, alert, vigorous, red-blooded American person, Lorimer produces a live, alert, vigorous, red-blooded and American weekly. He doesn't run



The New Building to be Erected for the Curtis Publishing Company, Philadelphia
From this Building The Saturday Evening Post will be issued.

to fads, frills or furbelows. He is direct, frank and open in his methods. The human interest is what appeals to him. He knows the sympathies, the likes, the dislikes of the public. His business experience taught him one side and his editorial experience has taught him the other. He sits on no lofty tripod, immersed in his own thoughts, but moves around among the people, who form his constituency, and knowing what the people want, he gives it to them judiciously, to their great apparent satisfaction.

Lorimer is a frank, hearty, companionable man, who takes life as he finds it, not too seriously, not yet too flippantly. He likes a story, likes a joke, has the keenest sense of humor, hates humbug and sham, is genial, jovial, sometimes even jocular, but with it all has a poise and a firmness that counter-balance perfectly. His most distinguishing feature is his jaw, a jaw that is as square as if it had been laid out on mathematical lines. There are times when you do not notice that jaw, but there are times, also, when it is the only thing you do notice. When it is clamped it is best to give the young man what he wants, for he will get it, anyway.

He is an outdoors man, with an abiding love for the great spaces of the West. If he has any fad at all, it is a fad for climbing mountains, and it seems as absurd to describe mountain-climbing as a fad as it would be to call going up in a balloon a fable. Still, mountain-climbing is his self-selected sport. Every summer he goes to Colorado and skips joyously from crag to crag, taking envious colleagues with him and scaling every peak that comes within his view. He lives in the country, at Wyncote, near Philadelphia, on twenty acres that he keeps under his personal supervision. His whole atmosphere is that of freshness and vitality. He is a prodigious worker. After his hours in his editorial office in Philadelphia in the day time, he does his writing and most of his manuscript reading in his library in the country at night.

In one corner of that library are several shelves devoted to the books he wrote himself. His "Letters of a Self-made

Merchant to His Son" are there, in all the various habitments they have worn throughout the world. There are Japanese and German and Swedish and many other translations, with the numerous English and Australian editions; his "Old Gorgon Graham," in many forms, and a shelf is being held for his latest book, "Jack Spurlock, Prodigal," which is just now so popular. Best-sellers of the moment seem rather piffling beside that array. Lorimer's books are real best-sellers, not for a week or a month, but for years. The reason is obvious. They are real American books by a real American.

Lorimer's editorial policy is simple. He buys stories and articles for the stuff that is in them, not because of the name attached. He has picked out and developed several writers who make a sort of a personal staff for him, each man loyal to the core and devoted to Lorimer and the Saturday Evening Post above all else. His publication is so great, his circulation so enormous that he has the pick of the market. Almost everything comes to him first. He is quick and final in decision, usually deciding with a positive "Yes" or "No." He is courteous, obliging, accessible and modest. Any writer or artist who has a proper errand can see Lorimer and get an answer to his proposition as soon as it has been stated. His mind works like chain lightning, and he knows instantly what he does or does not want.

The Saturday Evening Post is Lorimer and Lorimer is the Saturday Evening Post. He took the idea of Mr. Cyrus Curtis and developed it to its present great proportions. He has five million readers now, and that he will have six or seven or eight millions presently is as sure as that he will continue as editor, for, you see, Lorimer knows what the people want, and he gives it to them.

Sense and common sense—those are his attributes. He is subject to no fidoisms, hampered by no prejudices. His five million readers have been educated to expect sane stories, wholesome stories, red-blooded stories, to find virility in every page, to find good Americanism in every paragraph, to find the best workmanship in every line, and they

do find all these. The Saturday Evening Post runs after no fads, indulges in no sensationalism, leaves muck-raking to others, presents its own views in the most-quoted editorial page in the country, does not hesitate to slam a humbug, pick a fraudulent bubble or tell the truth about any subject in the public mind. It

is always fair, always calm, always good-natured and always American.

The reason for the wonderful success of the Post is not far to seek. It reflects the intelligence, the sense, the common sense, and the comprehensive human knowledge of its editor, George Horace Lorimer.

Canadian Work in the Season's Books



HALF-BREEDS TRAVELLING.
(From a painting by Paul Kane, by permission.)

Reprinted by
Consent of William Briggs.

Illustration by
H. H. H.

Wonders of Manhattan Real Estate

By CROMWELL CHILDE

Reprinted from Herald Magazine

IF, sixty-five years ago, John Smith, of New York—"Honest John," who had made a nice little competence "down town"—had put a few of his surplus thousands into Fifth Avenue lots his grandchildren would now be multi-millionaires of Manhattan.

But John Smith was afraid. A contemporary record of the time says he was. He talked it over with his business cronies.

"Can't risk the money," said "Honest John." "The price is altogether too high. You know where Thirty-sixth Street is on the new city map, Bill?" He waved his hand to indicate distance. "They want \$900 for a Fifth Avenue lot up there, and the best you can do is \$700 down."

So John Smith put his money into other things. Perhaps he was wise—at that time—for, two years later, another New York man, a millionaire of those days, John Hunt, bought the corner of Fifth Avenue and Thirty-sixth Street—a corner, mind you—for \$2,400, was called insane by his family, and the courts were appealed to determine his competency.

But had John Smith not been afraid, every little \$500 he put into Fifth Avenue property would now bring close to \$400,000.

Four hundred thousand dollars? Yes. A broker laughed heartily at me the other afternoon when I, hurriedly calculating, asked him if \$250,000—a quarter of a million—was too high a value to-day for inside lots on Fifth Avenue just above Thirty-fourth Street and a little below it.

"I could sell all you'd bring in at that

price quick as a wink, within an hour," he said. "But you're away off. Two hundred and fifty thousand dollars a lot is only ten thousand dollars a front foot. Fifth Avenue lots up to Forty-second Street and several blocks below Thirty-fourth Street are easily worth half as much again. You can't buy them now for even \$15,000 a front foot."

"It would surprise you to see the list of owners of Fifth Avenue property to-day, the strongest names in New York. Every piece of property from Thirtieth to Forty-fifth Street has been gone over as with a fine tooth comb. None of it is to be had."

"Along Thirty-fourth Street, from Fifth to Sixth Avenue, it's just the same. One lot within the last two years brought \$425,000—yes, it did, really, a twenty-five foot lot. There are only two lots in that block now that can be bought. If they weren't tied up any number of men would jump for them at three-quarters of a million for the two."

From \$500 to \$375,000 in a little more than half a century is going some. If old John Smith hadn't been scared and had invested \$300,000 out of the \$500,000 he probably had then, his heirs would now possess property worth \$15,000,000 to-day and no one knows how much more a few years from now.

It might have been even better. If old John had bought he very likely would have picked up a corner or two, perhaps several. Those Fifth Avenue corners would fetch to-day, conservatively (if their owners would sell them, they probably would not), \$650,000 each, on the average, a very pretty profit.

That's not all. The records do not tell definitely what Thirty-fourth Street lots went for around 1850. But Mayor Brady bought several in Thirty-seventh and Thirty-eighth Streets, between Fifth and Sixth Avenues, in 1847 at a corporation auction sale for \$300 each. Thirty-fourth Street had no special advantages over the other cross streets near it then.

Probably \$400, in the late forties, would have picked up that Thirty-fourth Street lot that sold for \$425,000 two years ago. Just a little 1,100 per cent. advance.

The wonders of Manhattan real estate! Bless us, they are all wonders! Of course, the wronder side doesn't strike the cold, hard headed real estate broker or owner who sees no romance but only the very satisfying fact that this or that lot is worth so many hundred thousand and that there will be an eager crowd of buyers at his elbow if he just raises his finger.

Considering the fortune which the ownership of even the smallest bit of well situated land means on the island of Manhattan to-day, it is interesting to pick up a certain little pamphlet, now just forty-eight years old, on "The Value of Real Estate in the City of New York. Past, Present and Prospective," and read the fulminations of its author, who calls himself "A Retired Merchant."

"Retired Merchant" wrote these little essays in 1838, 1850 and 1860. He vigorously scolds the men of his day because they believe that the top of real estate values on their island has been reached forever.

"I wish to say," writes "Retired Merchant" in one of the paragraphs in which he most mercilessly scores the affrighted capitalists, "that there is not a lot of ground now unoccupied of good grade on this island between the Battery and the Harlem River and the North and East Rivers that is not intrinsically worth this day (1858), \$4,100 for a lot 25 by 100 feet to any man who will at once improve it, and in ten years, if the past is any guide for the future, any of the said lots will be worth more than twice that sum, and many of them more than \$100,000 each."

In another paragraph "Retired Merchant" says:

"No prudent man then believed (1830) that lots so far out of town (Union Square) would ever be of much value. Indeed, the insurance companies were unwilling to loan much on mortgage above the park (City Hall Park). But lots which would not bring in 1830 \$1,100 are now worth \$10,000, and are soon to be taken for stores at over \$30,000."

"That lots at 100th Street will ever bring \$1,000 is not now as improbable as it was in 1825 that lots around Union Square would ever bring \$1,000! Madison Square was only sold by the acre. It was all hill and dale, bogs and swamps. Nobody offered to sell it and no one would take it as a gift, comparatively. Now every lot around it is worth on an average over \$10,000."

"This day I see before me hundreds of men going through Wall Street not knowing what to do with their money. All property, they say, is too high."

And yet the "Retired Merchant" wasn't believed, he wasn't believed at all. The sturdy investors, men who knew good things down town and never let any of them get by, when they read the scoldings—for these were first printed in a newspaper of those times—smiled pityingly and said, "Oh, the crank!" or whatever was the expression fifty years ago. "Retired Merchant's" personality was, so far as we know, always veiled, but if it was revealed at all at that time his oldest daughters certainly said, "dear me, why is pa so foolish? Such strange ideas! Mrs. Bellingham spoke of them after church yesterday." And the young sprig of fashion who was calling upon her doubtless—surely—answered:

"Yes, of course. Might just as well bury the money in the ground up there."

But "Retired Merchant" never foresaw the day that was to come. Just what the real estate wonders of Manhattan are in 1908 may best be appreciated by simple comparison with the dreams of this pamphleteer of half a century ago. His wildest fantasies—fantasies to the men of that day—never went further than picturing residence lots along the east side of Central Park in Fifth Avenue at \$25,000. How far would \$25,000 go to-day?

Either the old gentleman jogged aloft or sat behind a spanking team of trotters as he inspected the New York that was to grow. Nothing could emphasize more clearly the contrast between the values then and now than by following in his footsteps or wagon tracks an even half century later in an automobile.

The car was typical of the new New York as the pair of Morgan thoroughbreds was of the old. What an altogether other New York! Then a city practically only built up to Forty-second Street, and almost entirely unpopulated beyond it, with Central Park just commenced (its land cost only \$7,800 an acre), with over thirty thousand vacant lots below Eighty-sixth Street and horse car lines but lately started, an upper west side not thought of at all as yet and an upper east side made up of scattered villages.

A very keen real estate broker guided the big machine, threading through the avenues and cross streets, each of which has been a gold mine for some one, possibly for a dozen.

"We are impressed," he said, "by the wonderful figures of the enormous values down in Wall Street, where some land is rated as high as \$400 a square foot—as much as \$750,000 for a full-sized city lot—and the new shopping district of Thirty-fourth Street, where prices are three times what they were when the Waldorf-Astoria was first built, a few years ago; yes, and the latter's fast growing rival, Forty-second Street. But half a century back these localities all had some value to start with; Wall Street had a very material one. Practically all of the west side, however, has come up out of nothing in that time.

"Now, look at it. Here you are in the heart of the Eighties. Values have more than doubled in many cases in the last ten years! Ten years ago you could buy one hundred feet square for from \$120,000 to \$160,000. To-day that same land would cost \$300,000—\$75,000 for a twenty-five foot lot. Certain blocks down in the Seventies and along Riverside Drive will bring more than that. No, I never heard the top; many a consideration a kept secret nowadays, but a hundred thousand dollars has been paid more than once.

"Values in real estate in a big city," went on the broker, "advance in a logical way. As a general principle, the best locations for wholesale business have the lead, with the best residence properties next, the pick of the shopping district following that of wholesale business closely. In New York the sensational rise in properties has been like a curving ridge in the centre of the island, up Broadway to Twenty-third Street, then up both Broadway and Fifth Avenue, with sharp increases at the subway stations all along the line."

At Columbia University the car swept into the Drive for a moment. Then it returned to Broadway, heading southward and ponding away at a speed and on a pavement that of themselves were distinguishing marks of the new New York compared with the old.

"Downtown the general average of increase is four per cent. a year." The broker began again. "In the upper part of the city it is ten per cent. per annum. At times it runs far over that. In the Thirty-fourth Street blocks from Seventh to Madison Avenue prices are to-day 150 to 300 per cent. higher than they were ten years ago. At Broadway and Forty-second Street the ratio is probably even higher than that.

"What would you think of 800 per cent. increase in four or five years? Yes, a stone's throw from Broadway. It may sound like a fairy story, but it's simply one instance of the golden ground of Manhattan for everybody, especially for those who keep their eyes open.

"A year before the Pennsylvania tunnel, whose terminus and big station will be close by Herald Square, was started practically any property on its site could have been bought for \$5 a square foot. Averaging up, the Pennsylvania. It is understood, paid \$20 a square foot. The land immediately contiguous to the station, fronting on the station property, not really worth any more to-day than before, because it is without a single improvement or change, is now held at \$40 a square foot. It is not known, or even faintly surmised, what use this surrounding property will be put to eventually, but it has jumped to eight times its old value, and it sticks at that price.

"Some Manhattan real estate moves fast, some at a medium pace, slow but steady. Approximately all of it does move, though. The slowest moving section? Probably the little strip along the North River front, west of Ninth Avenue, from Twenty-fifth to Fifty-ninth Street. That is very nearly stationary."

Another man and I stood in the shadow of old Trinity later that same day. How stones everywhere round about had been heaped upon stones, how frameworks of steel, hidden by brick and terra cotta, forced their way up into the air!

"I never crane my neck in this district of Mammon," remarked my philosophical capitalist, "but I recall what one man wrote about the old five-story office buildings of the city a good many years ago. He said that they were fairly profitable investments, but their fourth and fifth stories did not rent very well; people got tired of climbing stairs.

"Most men would likely figure," he continued, "that the chief factor in the development of Manhattan has been its rapid transit. That may be right, but the passenger elevator should have a good slice of the credit. Where would all this be?"

He waved his hand toward the loftiest of the Broadway structures, and then suddenly his mind went far back to the beginning of things in the old Dutch town.

"Did you ever, by any chance, hear the particulars of the first real estate transfer on Manhattan Island? No? It's a quaint old story, much more interesting than how the entire island was bought from the Indians for \$16. Everybody knows that wasn't business—that the Indians had the worst end of the stick and never found it out. But this was bona fide trading. At first, of course, people picked out the land they wanted and settled down on it. After a time—to be exact, it was only seventeen years—the land close to the fort seemed more desirable than any other.

"Nine dollars and a half (twenty-four guilders) was the sum the first buyer of Manhattan real estate paid over to the first seller. The 'parcel' was a lot thirty feet long and 110 feet deep, on Bridge Street, between Broad and Whitehall. Anthony Jansen Van Fees made this first purchase from Abraham Jacobson Van Steenwyck. At this time this property was as valuable as any in town."

The philosophical capitalist turned me over to one of those interesting men who have a head for figures and who keep stored away in their desks curious, striking facts.

"Forty thousand dollars a front foot," said this broker, "is the approximate value of one Wall Street corner, the southeast corner of Wall Street and Broadway. That means, you know, an even million dollars for the ordinary twenty-five by one hundred New York city lot, \$400 a square foot. Let me give you an idea of how values have grown. In 1871, before the 'hard times' of the seventies came on, Nos. 4 and 6 Pine Street just around the corner, was sold for \$46.84 a square foot. The last ten years some of the striking big sales down here have been:

"No. 24 Broad Street, \$201.25 a square foot.

"Nos. 5 and 7 Nassau Street, \$256.93 a square foot.

Nos. 9 and 11 Nassau Street, on the southwest corner of Pine Street, \$223.39 a square foot.

"Broadway, at the southeast corner of Maiden Lane, \$211.72 a square foot.

"Nos. 41 and 43 Wall Street, \$246.39 a square foot.

"Here's a curious comparison. In 1857 the land that the old Fifth Avenue Hotel was to stand on brought \$12,100, or \$801 a square foot. In 1899 it changed hands for \$800,721, twenty-five times as much, or \$109.90 a square foot. That's hard to beat."

Constitutionalism in the Factory

By RODOLPHE BRODA

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WHILE the economic development of modern times has destroyed feudalism as a form of government and replaced the personal command of the ruler by the impersonal will of the State, that is, of the community, the last few decades again have created ties which bind the workmen in any given factory like a body of subjects to the individual will of the manufacturer. In many cases, again, patriarchal relations were developed, as formerly in feudal times. Charitable institutions were established for the workmen by the spontaneous and benevolent intentions of the employer. But in general it must be asserted that in the initial period of capitalistic industry the conditions and hours of labor, the wages and general situation of the workmen were affected by two sets of arbitrary influences: on the one hand, the caprice of the manufacturer, on whose personal disposition it depended whether he did or did not give sick funds, old-age pensions or workmen's dwellings, and on the other hand, the arbitrary action of the impersonal law of supply and demand, which regulated wages without regard to that minimum of subsistence, which might be represented as the purely physical heating of the human machine for a fresh day's toil.

Under the influence of this last-named law many classes of workmen might, when trade was brisk, temporarily obtain an advantageous rate of wages, while others might be compelled to work for very low wages and be exposed to the deepest distress. Those social and human considerations which demand a minimum wage and a maximum working

day, in order to prevent race degeneration and enable the workmen to participate like civilized beings in the duties of a democratic community, were utterly ignored under this system. Anarchy tempered by a dash of feudalism reigned in the department of labor conditions.

The individual workman could not save himself by his personal powers from the destiny of his class. An isolated unit, he was but a drop, as it were, in the ocean of the above-named economic law. It was only his combination with his fellow-workmen for joint resistance to the manufacturer that introduced the worker's personal will and moral energy as a factor capable of substantially altering the combined resultant of all the different factors. This was the first step towards collective bargaining and compulsory arbitration, and so towards the true constitutionalism of the factory.

But a strike was and indeed still is only a weapon against certain excessively injurious consequences of industrial anarchy: as soon as it is over the relation between workman and employer is again one of inequality: there is no longer between them the equality of two parties negotiating a treaty of peace.

As development advances further and creates trade unions, which render permanent the advantages of a strike, the relation between the two parties is certainly altered. The employer may de jure but no longer de facto alter the conditions of labor at his arbitrary will, because if he does he conjures up the danger of a fresh strike. But it is at once evident that even this is not a rightful or even a peaceful state of affairs, but that the normal condition of the factory

may be characterized rather as one of latent strife restrained for the moment by the equilibrium of opposing forces. Every one knows what ruinous interruption to trade, and what loss of wages to the workmen are caused by the constant recurrence of strikes. But it should be observed, further, how much bitterness is aroused in both parties by the numerous industrial struggles over wages, and how the community is split up into hostile and disinclined groups. Let it not be urged that this is due to the mere opposition of interests between workmen and employers, for these are precisely two classes which have very important interests in common. Every crisis spells loss to the employer and unemployment to the workmen; every extension of markets brings profit to the former and to the latter the possibility of getting higher wages. Nevertheless, between the two classes hatred and bitterness exist. If we look at other classes of the community, whose interests clash on important points, traders, for instance and their customers, or even two merchants, each of whom would naturally claim for himself the advantages of a transaction, we nevertheless find as a rule that these disputes are discussed and settled in a sober and dispassionate manner. Each merely seeks to secure his own advantage as far as possible, and once the bargain is concluded it is regarded as a point of honor to carry out faithfully under all circumstances the transaction or contract that has been agreed to.

If the relations between workmen and employers are to be placed on this footing, then in this sphere also the same purely commercial principle must be brought into force. The agreement must be concluded after sober and dispassionate negotiation (let it be ever so wide awake and tenuous) and then there must be the complete fulfilment of obligations freely undertaken.

Between the individual workman and employer such agreements, by which as resulting from their own unfettered wills both parties would consider themselves bound, are impossible, because their positions are unlike. Again and again the workman finds himself tempted to

enforce by the collective step of ceasing work simultaneously with his comrades what he would be unable to obtain in his unfavorable position as an individual. The collective, not the individual labor agreement will represent in its stipulations the real and permanent balance of powers between the contracting parties. Therefore in the overwhelming majority of cases the collective labor agreement would actually hold good for the whole period for which it was entered into. Moreover, it is an easy task to clothe it like every enforceable commercial contract with all the sanctions of law. Not only employers but also trade unions, if they were empowered by statute to enter into such legal contracts, could be made liable for breach of contract, and damages could be enforced by execution on their property. As a matter of fact, in all European industrial States there is a strong tendency towards collective labor agreements, and it would be easy by the introduction of sliding scales to meet the fluctuations of trade, to arrange in the scale for an automatic rise in wages, in good times, when the trade is capable of paying higher wages, requires more workmen, and would therefore be forced to pay higher wages even under the operation of the law of supply and demand, and to settle lower figures for slack times. The longer the periods for which such arrangements were concluded the more stable would be the conditions of labor, and the better would employers and employed be protected from the depreciation in values and the loss of wages which are produced by strikes.

But development goes further. Even the collective labour agreement is in a certain sense merely a treaty of peace, the conditions of which are dictated by the relative strength of the two quasi-belligerent parties. For educated workmen, who know how to combine in powerful organizations, like the printers in all industrial countries, it is an effective weapon for gaining stable and suitable conditions of labour. For uneducated workmen less capable of organization, and particularly for women, it is out of the question. For all these groups of workmen it is only the gradual develop-

ment of the idea of industrial Arbitration Courts that paves the way for conditions of labour which guarantee a suitable minimum of subsistence and in fixing that minimum take into account the requirements of society and humanity.

The intervention of Governments for the settlement of such strikes as particularly threaten the general interests of the State or the population, such as traffic, public lighting or the food supply, may be regarded as the first move in this direction. As often as the Governments in different States brought their influence to bear on the contending parties for the settlement of these conflicts the conditions suggested by them as a basis for conclusion of peace were naturally the outcome of general social considerations. Thus for the first time factors were introduced which had nothing to do with the comparative strength of the two parties. In dangerous occupations, particularly such as mining, new conditions of labor more thoroughly satisfying the demands of public opinion have been repeatedly introduced by such intervention. The shortening of the hour of labor in the Austrian coal mines, which the workers could not have enforced through their own powers, was accomplished after a strike, by the passing of a proposal to this effect in Parliament. In several European States legal Conciliation Boards have been recently set up, which, with the addition of impartial assessors, have to give their decision in the event of labor conflicts. This decision is, of course, not binding on the disputants, but as an expression of public opinion brings the powerful opposition of that opinion against that party to the dispute which will not accept the decision of the Board. These Boards have existed in France since 1901, and a few weeks ago Mr. Churchill, the President of the Board of Trade, made the same provision in England. In Canada these Arbitration Courts have existed since March, 1907. They were introduced to begin with for such industries as are of particular importance to the general interests of the population, railways, telegraphs, coal mines, gas and electric lighting. As regards these industries it is enacted that employers or employed,

dissatisfied with the existing conditions of labor and requiring their alteration, have in the first place to communicate with the other side. If direct negotiations are fruitless an Arbitration Court is appointed, in which one representative of each of the contending parties, and an impartial person nominated by the Government, sit and vote.

During the time that the Arbitration Court is holding its investigation, but for at least thirty days from the first notice, neither strike nor lock-out may take place, and the law inflicts heavy penalties for non-compliance. When the Arbitration Court has given its decision it is published in the Labor Gazette and all the reasons for the decision are submitted to the judgment of public opinion.

The decision of the Court has no coercive force of itself. If workmen or employers are not satisfied with it, and wish to declare a strike or lock-out, they are free to do so. The law secures the great advantage of the unconditional prohibition of hostilities during the thirty days' grace, and thus shuts out the dangerous consequences of the first impulse of passion. The disputants can then more easily arrange a peaceful settlement by quiet reflection, and, as a matter of fact, the results of the law are extremely favorable. From the coming into force of the law in March, 1907, down to December of the same year, twenty-two disputes were submitted to arbitration, and a peaceful settlement was arrived at in twenty cases. In the two remaining cases a strike certainly was declared, but soon settled through the influence of public opinion.

New Zealand and New South Wales go even further. In these two States, in all disputes between workmen and employers, the decisions of the industrial Arbitration Courts are binding. The results in general have been favorable, but certainly several cases have occurred in which a trade union has not accepted the decision and declared a strike in defiance of it. In New Zealand the exasperation of public opinion at this led, a few weeks ago, to the acceptance of a law inflicting heavy fines and imprisonment on such employers or workmen as have recourse to lock-outs or strikes. The

law is based on the assumption that a systematic consideration on the one hand of the circumstances necessary for the maintenance of the industry, and on the other hand of an adequate subsistence for the workmen, regard being had to race preservation and the possibility of the workmen enjoying a civilized existence, had to decide conditions of labor, and that impartial tribunals should alone be invited to undertake the task. The weapons of economic war, lock-outs and strikes, are regarded as a violation of the existing legal order and punished as such. On the whole, both employers and workmen are satisfied with the new system and look back on the age of strikes as a period of barbarism. To what extent the latest conflict in New Zealand must modify this opinion the immediate future will show.

Victoria goes even further in the systematic settlement by law of labor conditions. There the interested representatives of workmen and employers are not permitted to appeal to the authorities to settle by arbitration some conflict that has broken out, but the conditions of labor are settled in a binding manner at the outset by Commissions on which the delegates of employers and employed sit and vote. These delegates choose an impartial chairman, and if they cannot agree on one he is nominated by the Government. Generally the chairman is an official, clergyman, professor or writer. While it is the function of the chairman to represent the interests of the community and the claims of equity and humanity, the delegates are selected by the workers and employers of that particular industry, the conditions of which are to be laid down. They are therefore experts, brought daily into direct contact with the problems they have to consider: they understand one another, because they know all the details of the matter under consideration, and they never raise outrageous demands, because they would thereby run the risk of alienating the chairman and his casting vote and throwing both into the scales of the opposite party. Hence the decisions are nearly always unanimous. In 1906 I was present at a meeting in Melbourne of the Wages Board of the Carpenters, and the

chairman told me that in all the years he had held his office not once had he been obliged to give a vote in the determination of a final settlement.

For the very reason that these Wages Boards are not summoned to settle disputes that have already broken out, but meet in a time of peace when passion plays no part and they can conduct their deliberations in untroubled calm, mature decisions are formed which are accepted without demur by the parties concerned for several years, until at last an alteration in the general conditions of life or the position of the industry makes a new deliberation and fixing of fresh wages and conditions of labor desirable.

Under this system the employer has no longer any sort of arbitrary power over the labor and remuneration of his employees. These are settled by the decision of the Commission or the law. To the employer the conditions of labor are as much an established fact as the price of raw materials or the transport charges of the railway. The scope of the law extends also to uneducated and female workers; and these, who otherwise would never have had of themselves a power commensurate with that of their employers, come equally under the protection of the law. The very weakest are protected from poverty and sweating.

We have reached the end of the line of development, at the beginning of which the caprice of the employer and the arbitrary working of the law of supply and demand settled the conditions of labor and the question of the prosperity or the misery of the worker. Through the trade union and collective labor agreement, the discretionary and obligatory Arbitration Court, development has led up to pure industrial constitutionalism—representative bodies, which may be compared to Parliamentary institutions, settle the conditions of labor. Inasmuch as the first principle of these Commissions is to fix such a minimum wage and a maximum working day as to ensure the material and moral welfare of the laboring classes, inasmuch as the law, to which these Commissions owe their creation, takes this point of view as the principal basis of the decisions, the darkest side of industrial life is removed at once.

The social question of course is not altogether solved by this. It comprises not merely the regulation of the conditions of labor, but the far greater problem of the ownership of the instruments of production. The problem of industrial concentration, the danger of economic life being dominated by powerful private monopolies, the necessity of controlling these by the nationalization of such wholesale production as has reached its highest development, all this applies as fully to Victoria, where industrial constitutionalism is established, as to Europe with its conditions of industrial anarchy. But even when this development has reached its goal, and railways, mines or other industries have passed into the hands of the State, that is, the community, there still remains the problem of the regulation of the conditions of labor, and it calls for a settlement in the spirit described above just as earnestly as in the case of private industry. To-day the relations of the State Railways in various countries, to their workmen are substantially the same as those of a private employer to his employees. The question, in fact, is even more acute, because important general considerations show the serious-

ness of conceding to the employees of the State the same right to strike as the employees in private industry. The introduction of constitutional arrangements, in the Australian sense, which regulate the conditions of labor in the nationalized industries influenced neither by the whims of managers and officials, nor by the dangerous independence of the employees, appears to be urgently necessary. Only in this way can the serious objection to all nationalization, that after all there is no change at any rate in the position of the employee, be seriously encountered or dealt with. Nationalization alone, as usually carried out to-day, cannot supply the full satisfaction of social demands. Nationalization, combined with industrial constitutionalism, gives that branch of industry which enjoys it the harmony which drowns all the disorders of the present time.

To the friend of the present economic system industrial constitutionalism means a solution of the pressing problem of industrial labor, a stage of development that satisfies him; but to the man that looks forward to a Socialistic future it means the solution of that problem of labor which would otherwise be evolved once more in that future State of which he dreams.

Be Up to Date or Fail

(Success Magazine)

A physician tells me that he goes through his medical library every year and throws out a lot of books which have become useless to him because the new, the up-to-date, the more progressive, are pushing out the old.

We all know that some of the scientific books published are useless a year after they appear in print. There never was a time in the history of the world when the new in every line of endeavor crowded out the old as it does to-day.

If you examine your business thoroughly you will probably find old fogey methods, obsolete ideas, and cumbersome ways of doing things; a lot of red-tape in your methods.

Remember that nothing else is improving faster than business methods. If you are keeping books as they were kept a quarter of a century ago, if you are using the same business system, you will find that you are way behind the times.

Moxey, Terror of Defaulters

Reproduced from Post Magazine

FAR back in a downtown bank, behind all the railings and gratings that halt the stranger, a slender, spectacled man was poring over ledgers all this week. Within a few feet of him were the tellers, book-keepers, and clerks, jingling coin, balancing their accounts, or attending to the wants of patrons; but he went ahead with his work as though no sound disturbed him, no footstep distracted his attention. If he hesitated, it was to stroke his gray-white moustache and side-whiskers thoughtfully, as though momentarily puzzling over a problem. Then he leaned forward again over the high table whereon were spread the bank's books of a year and more ago.

"That is Edward P. Moxey, who convicts 'em all," said the man who knew, pointing toward the silent toiler.

Whereupon you gazed with interest upon the spectacled individual. You had heard how this wizard of mathematics, Moxey, the most expert of national bank examiners, ferreted out the evidence upon which Charles W. Morse was convicted and sentenced to serve fifteen years in prison. Before that, perhaps, you had heard of his putting together the links of book-keeping evidence on which the Chicago banker, John R. Walsh, was sent to the penitentiary. You may even have known, if your memory was long enough, that he had been convicting bank criminals for the government, without a failure word recording, since 1891.

"And now," continued your informant, "he is at work on the books that show whether F. Augustus Heinz is guilty of the offences for which he is under indictment."

Heinz, of course, may not be proved guilty, but whether or not he is to blame,

it is a good guess that Moxey will find out the facts. When it comes to untangling tangled accounts, Moxey doesn't go wrong. To that all the United States comptrollers of the last seventeen years will bear witness, and the Federal Department of Justice, to whose service he is assigned whenever a big criminal case comes up, recognizes him as its chief asset in bringing bank officers to justice when they ought to be brought.

"Every case is handled according to its nature," said Mr. Moxey, when he was asked the other day how he was wont to go about his investigations. "There isn't any routine rule by which you can say that you undertake the straightening of a bank's books. When there is something wrong, and I am called upon, I simply get down to work on the books and learn what's been happening. That's all there is to it."

It sounded simple enough, but the inquirer didn't understand. And what he finally did understand, after further questioning, was of the most general character. It would take another expert to comprehend Mr. Moxey's explanations in detail, if he had the time and inclination to give them. For the enlightenment of his unskilled interviewer, however, this was the way he summed up his work:

"On starting an investigation of a bank wherein there has been criminal work, I know that one of three things has happened: The robbery has been done by loans and discounts, in the name of the principal or somebody else, or it has been done by falsifying figures in the books, for example, the depositors of false withdrawals on the depositors' accounts; or it has been accomplished by the actual taking of cash or securities. The third

state of affairs—the actual missing of assets—is rare; for the cash and securities are counted regularly, and it is not difficult to keep them counted up accurately, so that a man attempting to take them away runs a risk of immediate and almost certain detection.”

An examination of the books, he explained, would show which method had been adopted by the culprit. Thereafter, it would be a matter of getting the evidence in shape for presentation before a jury.

“How can you wonder at bank defalcations in this city of yours,” said the expert, “when you consider the life of the town? Look about you, and you will find an explanation why men go wrong. Watch the pace—the luxurious hotel life, the expensive restaurants, the gambling houses, the palatial apartments, the turning of night into day; in short, the whole chase after excitement. It is a life requiring a flood of money. Only with vast incomes can such a life be lived.”

“New York is to blame. The lesser cities take their cue from the biggest. Extravagant living springs up elsewhere, in imitation of the mode here. The young banker of the small town, on a visit to New York, discovers that he has not been playing the loose game of some of his fast-living contemporaries here, and on his return home he sees things in a different light. The dream of sudden wealth, acquired in the metropolis, may be his undoing.”

“I say seriously that the attitude of trusteeship has suffered a shocking change in recent years. Whatever the cause, there are cycles of honesty, and cycles of dishonesty. The present is a cycle of dishonesty, with its cause in modern standards of enjoyable living.”

In spite of these views, however, Mr. Moxey is not a pessimist. He regards the cycle of dishonesty as applying only to a minority. The honest men he believes to be vastly in the majority, notwithstanding his many experiences with the other kind. Often, in the course of his investigations, to be sure, he has found a trail that seemed to implicate some man afterward proved to be honest, and this fact has caused him to be extraordinarily cautious about his charges.

“We give a suspect the benefit of every doubt,” he remarked, in discussing the danger of laying the blame at the wrong place. “A man may make had mistakes in a bank, mistakes that seem crimes at first sight, and yet he may be the soul of honor.”

Mr. Moxey has met criminals of all sorts and grades in his visits to national banks. In recalling a number of officers who had “gone wrong,” he mentioned half a dozen who could lay their downfall to speculation in stocks or cotton. He has had cases in every section of the United States, and his ultimate judgment is that human nature is not much different in one climate from what it is in the others. Another conclusion he has reached is that no bank president or cashier can misuse the institution's funds without one or more clerks being aware of the fact.

“If the clerks would do their full duty,” he said, “there would be fewer cases of defalcations. And let me tell you that many a clerk, in taking his first wrong step, has got the impetus from seeing the lax methods of his superiors, watching the loose way in which the bank has been managed. The marvel is that, under such conditions, more subordinates do not succumb to temptation.”

Mr. Moxey, besides being a government employee, is president of the Edward P. Moxey Audit Company, in Philadelphia. He has a certificate as a certified public accountant in Pennsylvania, which is the State where it is most difficult to get such a license, owing to the difficulty of the examinations. His son, also an expert, is in charge of the Philadelphia audit business while the father is doing the New York work connected with the Morse and Heinze cases.

There have been few cases wherein Moxey failed to clear up all the mystery before he completed his investigation. It has been said of him that, if it were possible to convict anybody, he invariably caused the conviction, without, however, making efforts to fasten guilt upon men seemingly innocent, and without losing his reputation for fairness and willingness to keep the honest man out of trouble. It has been one of his theories that as honest bankers often makes banking mistakes

—is guilty of “bad banking”—without being dishonest, and he says he always makes sure not to attribute crime to such as should not have it laid at their doors.

Many and devious are the ways of the bank defaulter. They have even learned to tamper with adding machines, so as to alter results at the bottom of the column without apparently changing the record of the paper. That was what the wreckers of the Enterprise National Bank of Allegheny, Pa., managed to do. They got away with \$1,000,000 before Moxey led the successful pursuit of their trail. Five of the thieves were shown up. More than one suicide resulted, not to mention scandals that arose around the names of families hitherto respected in western Pennsylvania.

Lear and Black, brothers-in-law, who were the president and cashier of the Doylestown (Pa.) National Bank, went to the penitentiary through Moxey's efforts. Another of his famous cases was that of the Keystone National of Philadelphia. In that concern was Gideon W. Marsh, president. When the doors were closed he was arrested. He had many friends, and bail was easy to get. Marsh fled to Brazil, at about the time Dom Pedro was deposed from the Emperorship. There was no extradition treaty between this country and Brazil, and Marsh might have stayed there indefinitely, but he grew tired of being watched by the detectives, and escaped to Africa. Homesickness seized him there, apparently, for he slipped back to the United States and went to work as a day laborer. A newspaper advertisement inserted by a friend, calling upon him to return to Philadelphia, caused him to go there and surrender himself to the authorities.

Mr. Moxey has served the government principally as an aid to the Department of Justice in getting evidence against bank defaulters out of the books of the

robbed institutions, but he had been side-tracked occasionally to other service of similar nature. The Interstate Commerce Commission is indebted to him much for his help in discovering faulty railway accounting. And in the Gaynor and Green case concerning the army officer and contractors in charge of Savannah harbor work, he traced the vanished money for the Federal prosecutors.

The examiner is a native of Philadelphia, where he was born in 1849. His white hair is the only sign of his years, save a slight stoop, caused by much bending over ledgers, for he walks and talks with the energetic vigor of youth. On the witness stand at the recent Morse trial he testified so rapidly that jury, lawyers, and judge had to stop him periodically to catch step with his lightning deductions and intricate calculations.

He began his banking career as a boy in the house of Glendinning, Davis & Co. After rising to the position of cashier, he decided to go into business for himself. For a time he was a broker, but he concluded that his ability at expert accounting presented better chances. Both before his connection with the government began, in 1891, and since that time he has supplemented his regular work with special engagements as adviser to banks and bank directors. There are several institutions which retain him to go over their books annually, and many others that call upon him at irregular intervals. As a national bank examiner he has the authority to enter any bank at any minute. But with all his continued industry at figures, he is distinctly human in his viewpoint, and outside of business hours, when you note his keen sense of humor, his love of a good story, and his wide fund of general information, you would hardly believe that he had piloted more men toward prison than any one man in the Federal service.

Advertising and Salesmanship

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ADVERTISING is a branch of the science of salesmanship, and to understand its relation to business it is necessary to have a clear idea of salesmanship. Enough space will be used to define salesmanship, but not to discuss it or consider it in any other light or scope than as the parent science of advertising.

Salesmanship is the art of selling. It is the process of exchanging goods. Upon its operation depends all of the commerce and trade of the world. There is little activity in the business world, or in the social, moral, or scientific world, which does not go on through salesmanship.

The principles of salesmanship are applied to all of the other professions, to all of the trades, to all developments of merchandising, to all phases of business which involve the solicitation by one man on the one side and the consent of one man on the other side. Business consists of acts which are participated in by more than one man. In all such acts there is the appeal of one side for the consent of the other side. That appeal, and the securing of the consent, is salesmanship.

Salesmanship presupposes several things and conditions. There is the man who wishes to sell; the man to whom the sale is sought to be made; the goods that are offered for sale.

The man who wishes to sell has several things and conditions to consider: He must, first of all, know the man he wishes to sell to, in order that he may, by his arguments and representations, be able to favorably influence that man; he must know his own powers and limitations, in order that he may use himself, as his tool, to the best advantage, and refrain from doing or saying anything that

will prejudice his prospect against his proposition; he must know the goods he is offering in order that he may make his prospect realize the value and benefit they may be to him, and in order that he may dissipate any unfavorable predisposition there might exist in the mind of the prospect.

The man who is the buyer is not to be considered, except as a study for the man who is to sell. The art and science of salesmanship does not contemplate the transaction from the viewpoint of the buyer but from the viewpoint of the seller. Therefore, we are not going to waste time with him, though he is, in a large sense, the most vital element in the sale.

The goods form the second greatest factor in the education and power of the salesman, and they will be dealt with in that sequence.

The salesman has to find the man to sell to. The finding of the customer is the province of advertising. The exploitation of the goods, and the persuasion of the prospect to buy, is the province of salesmanship, if the two functions are to be divided.

Advertising is concerned with many of the same acts and functions that the salesman is concerned with when he makes a personal sale; and advertising is also concerned with the goods, and the nature of the men who are to be the buyers. Advertising has also to study to influence the man who buys, though in a different manner and under different conditions. In this, advertising is the more difficult and subtle variety of salesmanship. Advertising can make but one appeal to the reader, while the personal salesman can vary and modify and en-

force his appeal until he perceives that he is winning his customer.

The salesman must know the individual he is trying to influence. He must of course begin with a knowledge of mankind, then modify that by a knowledge of the particular type of man he has to deal with, and again modify that by the knowledge he gains of the individual he is talking to, and by his intuitions, which are aroused by his personal contact, and modified and directed by experience and observation.

The advertiser can never make his appeal to a man. He must ever speak to men. He may appeal to a class, but never to an individual. He loses, therefore, the help of those very intuitive efforts which are so vitally important in the work of the personal salesman; and he must in some way compensate himself.

The great fact of the direct personal contact working for the advantage of the personal salesman, and the absence of that contact in the work of the advertiser, differentiates the two varieties of salesmanship, and very clearly indicates the field of the advertiser, and the nature of his effort.

Yet along the great primary lines, up to a certain point in the refinement of the principles of salesmanship, the salesman and the advertiser must be fellow students, in the same class and using the same textbooks.

It is more important that the salesman (for the present the term salesman is used to include the salesman proper and the advertiser as well) first seek to know men, in so far as that knowledge is calculated to show him how he is to influence men. For this purpose it is necessary that the student consent to appeal to the pedagog, and dip into psychology. We only wish to know a few of the more manifest traits that are common to all men. We wish to know how the mind works, of itself and automatically. We want to know what pleases men in general, and how to get at them in the most agreeable way, and in the quickest way. The college professors of psychology have much to tell the salesman along these lines, and we cannot get the information elsewhere, except we are

willing to spend years painfully digging for that which we can get from books in a short time.

The student of salesmanship need not go further into this interesting study than will enable him to grasp the conclusions that are useful to him. He may, and should, neglect the laborious processes that lead up to and substantiate the conclusions. He should be content, for example, with the conclusion that the mind seeks to make a decision the very moment that a proposition is presented to it, irrespective of the weight or volume of argument or proof that may follow the proposition, to substantiate or discredit it. His cue is to know this fact and to shape his work to catch the motor action of the mind and guide it toward a decision favorable to him. His profit in this psychological fact is in the assurance that the first impression he makes upon his prospect must be a favorable one, in order that he may have the assistance of the motor principle, which is common to all men, and which does not wait for the judgment or the reason; or for expediency, or any other manifestation of the maturing purpose of the prospect.

To get the full benefit of the operation of this primary principle it is necessary that the student go far enough into psychology to understand what it is and, in a general way, how it works. Read some good popular work on psychology, like the admirable textbook by Prof. William James.

While the student is seeking to understand the working of the motor principle, let him also turn to elementary works on art to find out what forms are primarily most agreeable to us, as we get them through our vision. It is an interesting fact that certain forms are agreeable to us, while certain others are very disagreeable. The salesman must know this, in order to approach his prospect in a favorable light. It is evident that the chief value of these art forms is to the advertiser, and the subject will be more fully discussed when we come to separate the advertiser from the salesman.

The point here is that the salesman must, first of all, find out all he can in relation to the men to whom he is to sell

his goods. In doing this he must draw upon all possible sources of information. Pure science has much to teach him. Psychology is loaded with facts that are of the greatest importance, as is ethnology, and especially art. We are claiming that salesmanship partakes in all the activities of man. Science is the record of the conclusions of men who have made a study of the doings of men. It is peculiarly the property of the salesman, his vade mecum, his open road to power and success. There is not another calling which can possibly profit more by the conclusions of science than salesmanship.

Let us therefore turn frankly to science and demand of her all the store of knowledge she has that we can utilize, without any of the mawkish sentimentality that professes to condemn the value of science in the transactions of everyday life and business.

Next to knowing the men he is expected to make his customers, it is of importance that the salesman should know himself, and be able to correctly estimate his own power as a salesman, which means his power to influence his fellowmen. This opens a great subject. It is much easier to estimate the other man than it is to estimate this man.

To know himself is also a subject that calls for the assistance of science, and for a great amount of resolute and thorough self-examination. It will not do to allow vanity to limit this work. The first thing a prospective salesman must do is to stand himself off, detach himself from himself, and analyze his own qualities and defects. He has got to be honest with himself. He has got to make a true inventory of his knowledge, his needs, and his capacity to absorb knowledge and to do good work.

Perhaps the most essential quality for the prospective salesman to possess, and to cultivate, is willingness to work. If the salesman is not willing to work hard, all the time, and study hard, all the time, he had better not undertake to enter the business. It demands work, and hard work, and skilled work, and proficient work, all the time. When the salesman is not at work getting orders he ought to be at work getting himself in shape to get orders.

Salesmanship demands the old-fashioned sort of study to prepare for it, and the old-fashioned sort of work to win success. It demands devotion, enthusiasm, singleness of purpose, and always hard and self-sacrificing work. It requires that the salesman shall have joy in his work. It depends upon these qualities for success more specifically and more completely than any other calling or profession, chiefly because it is what the salesman is that counts, more than what he knows and does. It is the salesman himself that sells, not the acts of the salesman.

Of course, it is not meant that the salesman is to get none of the joy in life. He should get all the joy possible. He should get more of the pure enjoyment of life than other professions, because it is the joy of life that makes power for the men who enjoy it.

The salesman should be very good to himself: In the matter of health, because the healthy man has more power over his fellows; in the matter of morals, because the moral man has more power over his fellows; in the matter of temperament, because the man with a cheerful and optimistic temperament has more power over his fellows; in the matter of dress, because the well-dressed man has more power over his fellows; and in all matters that tend to make a big and wholesome, and sweet, and happy man, because such a man has more power over his fellows. The fundamentals of good salesmanship are the man himself, and his knowledge of and sympathy with the people to whom he must sell his goods.

The third major element in the salesman's education is the goods he is to attempt to sell. He must know the goods, and all about them; not only the goods themselves, but all the conditions that influence their sale and use. If the salesman is to handle cotton piece-goods, for example, he must know all about the cotton they are made of, and all about the conditions of its growth and handling, as well as about its relative goodness and adaptability for the particular goods it is made up into. And he must know all about all other kinds of cotton, and other kinds of goods that may be used in substitution for his own. He must be able

to place his own goods in their proper relation to all others in the market, and give a perfectly adequate reason for all that he says and claims regarding his own goods.

The salesman's knowledge of his goods must extend far beyond the goods themselves, and include the people who are to use the goods, the various uses they may be put to, the possible market for them, the special market the customer of the moment must cater for, the methods for retail selling that have been found most effective, and the many other elements that bear upon the sale of the goods with direct or indirect force, and make for the success or failure of the salesman.

These are the things the salesman has to learn. There are other qualities that are perhaps more essential, at least at the first. They are in the nature of fundamental resolutions, the personal basis upon which all of the executive capacity of the salesman must be built; and like the foundation for any structure, they must be solid and well laid.

The very bottom quality of the good salesman must be hope. If he has not hope, does not cultivate, and cherish, and cling to, and depend upon hope, he will not succeed, in salesmanship or anything else. When he embarks upon the career of a salesman he must hope for success, and there must never be a moment when he does not hope. It is the foundation. Without hope the salesman tries to build his house of success upon the sand of foreordained failure.

To bring hope a step toward its practical office, there must be faith. The salesman must have faith in himself, in his goods, in the people he is dealing with, in the house he works for, and in his "star." Faith we know works wonders. It will do as much for the salesman as it ever did for the children of Israel, or as it is reputed to do for the followers of Mrs. Eddy; as much as it does for the Emmanuel church patients, in Boston; as much as it did for Elisha; as much as it was promised to do for those who were told that through faith they could remove mountains and subdue kingdoms. Faith is power. If the salesman has faith in his goods and in

his proposition he can sell his goods; if he has not that faith he cannot sell the goods, to the same extent.

But the salesman should have faith in a more general sense than that. He must have faith in things in general, in the scheme of life, in the future of the race, in his own future and power, in the man he is talking with, in the country, in the city, in mankind, and in the general plan and scope of the universe. It is the disposition that counts, and that must be permeated with faith, even from the greatest to the most insignificant of things, traits, emotions, habits, and predilections. The salesman must be faith personified.

The salesman must have determination, to make hope and faith work for him in a practical way and all of the time. Hope and faith are very admirable qualities, even when they are only academical qualities. But we wish to put them to practical use, and so we must drive them with determination. We must "keep everlastingly at it," and keep hope and faith practically at work by backing them with determination.

Even determination will fail unless we push it all the time, unless we have also persistence. It is self-descriptive. It completes the cycle of qualities that we are to put at the foundation of all of the knowledge of the people, of ourselves, of the goods, to make that knowledge contribute directly to the success of the salesman.

These varieties of knowledge, sustained and made operative by these elements of the salesman's motive power, will, when properly applied by the ambitious and willing salesman, bring success to him. They cover and embrace the whole of the law and the gospel of salesmanship; always, of course, providing that there is promising material in the salesman himself upon which they can work. If there is not a reasonable expectation that the potential salesman is big enough, broad enough, willing enough, to work out this program for his benefit, then he must not try.

Advertising is indeed, as is constantly claimed for it, "salesmanship on paper," but with a great difference.

The Book of the Month

THE ROMANCE OF A GREAT PIONEER BUSINESS*

A Review

NOWHERE has the element of romance entered into the realm of business to a greater extent than in the history of "The Gentlemen Adventurers of England Trading on Hudson's Bay." For two and a half centuries this remarkable organization, with headquarters in an unpretentious gray stone building near the Royal Exchange, London, has held unbroken sway over the wilds of America, ruling a fur empire larger by actual measurement than the whole of Europe.

Divested as it is to-day, of much of its pristine splendor, and limited in its field and in its almost feudal authority by the advance of colonization and democracy, the Hudson's Bay Company is still a remarkable enterprise. The romantic days have long since passed, when the emissaries of the company threaded their way over the mountain passes to the Columbia River and the Pacific Coast, swept up the Assiniboine to the Mackenzie River and the Arctic Circle, scoured every valley between Alaska and Mexico and even planted a post halfway across the Pacific in Hawaii! But the traditions of the brave old days are still strong and the pride of centuries of power still inspires the loyal servants of the great company.

Many books have been written about the Hudson's Bay Company. What writer of romance is there, who is not carried away by a contemplation of such adventures as befell these pathfinders and empire-builders? But it is safe to say

that no author has yet presented such a glowing and truthful picture of the life-story of the company as Miss Agnes C. Laut in her two-volume history of "The Conquest of the Great Northwest."

Inspired by the heroic struggles of the pioneers, who carried the company's flag to the ultimate ends of the continent, thrilled by a personal visit to the territory over which the H.B.C. still wields its sway, and enlightened by the records of the years stored in Hudson's Bay House, London, Miss Laut equipped herself well for the task before her. She has brought to the work a natural love for the romantic in history, a painstaking industry in research and a facile gift of expression, all of which combined render her two volumes not only highly informative but highly instructive as well.

It was natural that before beginning the actual history of the Gentlemen Adventurers, attention should be directed to the pathetic figure of that intrepid old mariner, Henry Hudson, whose name is perpetuated not only in the vast inland sea, which seems destined to be the Baltic of Canada, but in the noble river that has meant so much to the State of New York. Hudson's four voyages of discovery are described in detail—the first in 1607, the second in 1608, the third in which the Hudson River was discovered, in 1609 and the final fatal voyage to Hudson's Bay in 1610. The memory of this last attempt of the heroic though visionary navigator to find a short-cut to the Orient is kept fresh by the superb painting by Collier, which forms the frontispiece of Miss Laut's first volume.

A chapter is devoted to the ineffectual attempt of the Danes under the leader-

ship of Munck to establish a colony, at what is now Churchill Harbor, in the year 1619. Commenting on this incident

there would have been no British North America."

And now the real history of the Hud-



Collier's famous picture of Hudson's Last Hours.

Miss Laut says: "Though Hudson, an Englishman, had discovered the bay, one might almost say, if Munck had succeeded, as far as the Northwest is concerned,

son's Bay begins. In what may be called an introductory chapter, the sixth, Miss Laut traces a bold outline of the three centuries, from the time of Hudson to

*"The Conquest of the Great Northwest." By Agnes C. Laut. Outing Publishing Co., New York. Hudson Book Co., Toronto. Illustrations and illustrations reproduced by courtesy of the Outing Publishing Co.

the present day. "Hudson and Jens Munck, Vikings of the sea, were to be succeeded by those intrepid knights of the wilderness, Radisson, the pathfinder, and d'Erberville, the wildwood rover. The third era on Hudson Bay comes down to our own day. It marks the transition from savagery, with semi-barbaric splendor, with all its virtues of outdoor life and dashing bravery, and all its vices of unbridled freedom in a no-man's land with law of neither God nor man—to modern commerce; the transition from the Eskimos' kyach and voyageurs' canoe over trackless waters to latter day Atlantic liners plowing furrows over the main to the marts of commerce, and this period, too, is best typified in two commanding figures that stand out colossally from other actors on the bay—Lord Selkirk, the young philanthropist, and Lord Strathcona, whose activities only began at an age when other men have either made or marred their careers."

The charter granted by King Charles II. to the Gentlemen Adventurers trading to Hudson's Bay is, according to Miss Laut, "the purest piece of feudalism ever perpetrated on America." It was purely a royal favor, "depending on that idea of the Stuarts that the earth was not the Lord's but the Stuarts, to be disposed of as they wished."

"For years it was contended that the charter covered only the streams tributary to Hudson Bay, that is, to the headwaters of Churchill and Saskatchewan and Moose and Rupert Rivers, but if the charter was to be valid at all, it was to be valid in all its provisions and the company might extend its possessions indefinitely. And that is what it did—from Hudson's Bay to Alaska and from Alaska to California. The debonaire King had presented his friends with three-quarters of America."

An interesting sidelight is thrown on the Oregon Question by Miss Laut. The company had previously taken a prominent part in international affairs as they affected America. When the question of designating the bounds between Russian Alaska and British Columbia came up between England and Russia, it was on the Hudson's Bay Company that the British Government relied for its defence.

Similarly when the United States took over Louisiana in 1807, the British Government called on the company to state what the limits ought to be between Louisiana and British America. But in the Oregon case, according to Miss Laut, the company really could not much be blamed for the loss of much of this valuable territory.

"The modern Washington and Oregon—broadly speaking, regions of greater wealth than France—were at stake. The astonishing thing, the untold inside history of the whole episode was that after insisting on joint occupancy for years and refusing to give up her claims, England suddenly kow-towed flat without rhyme or reason. The friendship of the company's chief factor, McLoughlin, for the incoming American settlers of Oregon, has usually been given as the explanation. Some truth there may be in this, for the settlers' tented wagon was always the herald of the hunter's end, but the real reason is good enough to be registered as melodrama to the everlasting glory of a martinet officer's ignorance. Aberdeen was the British minister who had the matter in hand. His brother, Captain Gordon, in the Pacific Squadron, was ordered to take a look over the disputed territory. In vain the fur traders of Oregon and Vancouver Island spread the choicest game on his table. He could not have his English bath. He could not have the comforts of his English bed. He had bad luck deerstalking and worse luck fishing. Asked if he did not think the mountains magnificent, his response was that he would not give the bleakest hill in Scotland for all these mountains in a heap. Meanwhile, the Hudson's Bay Company was wasting candle light in London preparing the British case for the retention of Oregon. Matters hung fire. Should it be joint occupancy, fifty-four-forty or fight, or compromise? Aberdeen's brother on leave home was called in.

"Oregon? Oregon? Yes, Gordon remembered Oregon. Been there fishing last year, and the fish wouldn't rise to the fly worth a d—! Let the old country go! This, in a country where fish might be scooped out in tubfuls without either fly or line!"

Selkirk, whom Miss Laut places third in her quartette of notables, was early fired with a desire to relieve poverty and distress in Scotland by leading the destitute multitudes of his native land to the Promised Land of Alexander Mackenzie's

to its territory. Selkirk's solution, suggested by overhearing Sir Alexander Mackenzie discuss his own plan to monopolize the fur trade, is to buy up the company's stock. He sets to work and presently he is in control of £40,000 out



Lord Strathcona and Mount Royal, formerly Donald Smith
Governor of the Hudson's Bay Company.

voyage. The forks of the Red and Assiniboine Rivers are selected as the region best fitted for a colony. But a difficulty looms up. The company is opposed to any proposal for introducing settlers in-

of the £105,000 capital of the Hudson's Bay Company. £20,000 of the balance is owned by minors, with no vote. Practically Selkirk and his relatives owned the company. In 1811 the company

grants Selkirk a region for colonizing on the Red River and thus the famous Selkirk colony begins.

Chapter VIII of the first volume, in

fur trader. Before the days of newspapers the lists were posted in the Royal Exchange and sales held "by candle," in lieu of auctioneer's hammer—a tiny



Traders Leaving Athabasca Landing for the North.

wards held apart from the goods, have robbed these sales of much of their old-time glamour, for the sale was to the city merchant what the circus is to the country boy, the event of the year.

In early days when the company had the field to itself, and sent out only a score or two of men in two small ships, £20,000 worth of beaver were often sold in a year the company was able to declare a dividend of 50 per cent. on stock that had been twice trebled. Then came darker days when the conflict with France caused such serious losses that dividends were reduced to all. Following this came the struggle with the Northwest Company of Montreal, when sales fell as low as £2,000. To-day, with its monopoly of exclusive trade long since surrendered, its charter gone, free traders at liberty to come or go, and populous cities spread over two-thirds of its old stamping grounds, the sales of the company yield as high returns as in its palmiest days.

The bounty system kept servants loyal. Bounty in amounts ranging from 3 shillings to 6 pence was paid on every score of made beaver to captain, factors, traders and trappers. Latterly, this system has been superseded by larger salaries and direct shareholding.

Up to 1820 beaver was literally coin of the realm. Mink, martin, ermine, silver

fox, all were computed as worth so much or so many fractions of beaver. A roll of tobacco, a pound of tea, a yard of blazing-red flannel all were measured and priced as worth so many beaver.

"Old-fashioned feudalism marked the company's treatment of its dependents. To-day, the Indian simply brings his furs to the trade, has free egress to the stores and goes his way like any other buyer. A hundred years ago, bartering was done through a small wicket in the gate of the fort palisades; but in early times, the governor of each little fort felt the pomp of his glory like a Highland Chief. Decking himself in scarlet coat with profusion of gold lace and sword at belt, he marched out to the Indian camp with bugle and life blowing to the fore and all the white servants in line behind. Bartering was then accomplished by the Indian chief, giving the white chief the furs, and the white chief formally presenting the Indian chief with a quid pro quo, both sides puffing the peace pipe."

This is only a fringe of the book. Miss Laut's chapters on the Selkirk settlement, on the rise of the Northwest Company and its bitter conflict with the Hudson's Bay Company, the work of discovery by Mackenzie, Ogden and others, the Oregon case and many other subjects intimately connected with the history of the company can only be mentioned.

The Keystone of Success

(Henry Clews in System)

Establish a credit!

Make that your first consideration when organizing a new business! No concern has enough money to escape consideration of this question. Too much money in a business means little or no profit on the investment; too much credit is a thing unheard of, except when the privilege is wrongfully used and then your credit is soon lost forever.

The true credit of commerce is that built only through fair representation. This is the credit that stimulates industry, inspires confidence, and creates a healthy activity.

which Miss Laut describes the methods of doing business adopted by the company is most entertaining. The auction sales of the furs held in December or March was the climax of the year to the

candle being lighted, pins stuck in at intervals along the shaft, and bids shouted till the light burned out. These business methods of to-day, where the sales are advertised in a newspaper, and after-

Contents of January Magazines

Architecture and the Arts.

The Quality of Woman's Art Achievement. *Giles Repton-Craftsman* (Dec.)
Alexander's Decorations in the Carnegie Institute, Pittsburgh-Scribner's Mag.
National Character in Art, Lawrence Blayton-Living Age (Dec. 15)
The Art of Lincolnton, North Carolina. Charles H. Coffey-Metropolitan.
Women Artists of To-day. William Armstrong-Woman's Home Comp.
Favorite Beauties of a Thousand Years-Woman's Home Comp.
The Age of Pictures. John W. Harding-Smith's The Fascination of Art Fokery. Lewis Verbeck-Saturday Eve.
One Hundred Masterpieces of Painting. John Le Farge-McClure's (Dec.)
Liverpool Cathedral and Its Young Architect-Young Men (Dec.)

Army and Navy.

The Battle of Algeciras. Major Gen. Sir F. Mauburn, K.C.B.-Cornhill (Dec.)
Lord Roberts' Warning-Saturday Rev. (Nov. 28)
The Danger of Invasion-Spectator (Nov. 28)
My Last Days With the Atlantic Fleet. Rear Admiral R. D. Evans-Hampton's Broadway.
Various Criticisms of the Navy and what They Amount to. Rear Admiral H. D. Evans-Hampton's Broadway.
Floating and Flying Navies. J. C. Baylis, M. E., Ph.D.-Carnegie's Mag.
Changes in the Navy Department-Outlook (Dec. 15).

Business and Industry

Low Reporting a Business. William M. Cuth-Saturday Eve.
The Horrors of the Muck-Raking Trust. James L. Ford-Appleton's
Insurrection in Public Business. W. E. Allen-Pul. Science Quarterly.
Improvements in Business Correspondence. O. L. Chamberlain-Book-Keeper (Dec.)
Underwriting or Legitimized Gambling? S. C. Hedberg-Book-Keeper (Dec.)
Some Recollections of a Bookkeeper-The Book-Keeper (Dec.)
Fighting the Mail Order House. Robert A. Reill-Strader (Dec. 25)
The Business End of a Carnival-Realist (Nov. 28)
Trusts that Can be Trusted. Walter P. McCall-Van Norden's (Dec.)

The Romance of Copper. William I. Partridge-Van Norden's (Dec.)
The Function of Marginal Trading. Frederic Dewey-Roads-Moody's Mag. (Dec.)
"Hedging" in Cotton Futures. William E. Shephard-Moody's (Dec.)
Economy-the Test of Management. F. M. Fisher-System.
The Elements of Business Systems-System (Dec.)
Driving the Business of Business. Kendall Barling-System.
The Chance for the Small Business. O. N. Macomber-System.
Turning a River's Face to Power. C. F. Carter-Tech. World.

Children.

Work, Study and Play for Every Child. Henry K. Bush-Brown-The Craftsman (Dec.)
Your Christmas Gift to the Children of the Yennants. Lucy Leffingwell-Cable-Garden Mag.
The Seven Ages of Childhood-Ladies' Home Journal.
The Child Who Lived in a Hotel. Maude Radford Warren-Ladies' Home Jnl.
Child Life in Hawaii. Grace Horstman Tower-Pacific Monthly.
The Child's Development. Lady Henry Somerset-Windor (Dec.)
Nature and Science for Young Folks-St. Nicholas.

Education and School Affairs.

Progress of Pupils Through the Elementary and High Schools. J. M. Greenwood-Educational.
Some Reasons for Increase of Interest in Natural Study. Arthur S. Dewing, Ph.D.-Educational.
A Neglected Phase of Practical Education. Edw. T. House-Educational.
Teaching Arithmetic. Walter H. Young-Educational.
The Educational Compromise-Spectator (Dec. 8)
A Sermon on Education. Charles Baitell Lookie-Smith's
What is to Become of Our Sixteen Million School Children? James Greinman-Pearson's (Am.)

Essays and General Literature.

The Study of English. Prof. Linlitham Lamberton-Educational.
Foe as a Critic. Herman Gold-Putnam's Weekly Mirror and Modern Man. J. E. De Montmorency-Cop Review (Dec.)

The Transmission of Acquired Characters. Chas. Merrell-Cop. Review (Dec.)
Penseros and Homes. D. C. Padden-Cop. Review (Dec.)
Foe. George L. Knapp-Appleton's
Leggible's Evangelical English Educ. (Dec.)
The New Literature of Life. Edwin Bjorkman-Van Norden Mag. (Dec.)

Fiction.

(Complete Stories.)
The Last Christmas Tree. James Lane Allen-Saturday Evening Post (Dec. 8)
Betty Kimberley. Anna O'Hagan-Salt's
Russett's Struggle. Hall Caine-Appleton's
The Mountain Song. Frederick Darr Stead-McClure's (Dec.)
A Modern Idealist. Marie Rose-Father (Dec. 2)
The Muzzle of Charity. Catherine Tupper Red Book.
(Serials.)
John Marvel. Assistant. Thomas Salton Page-Scribner's
The Ghost Kings. H. Rider Haggard-Guest's.

For the Workers.

Wasteful Pictures. Vernon Lee-Contemporary Review (Dec.)
Feminism of the Business Girl. Anna Steers Richardson-Woman's Home Comp.
Educational Aids to Success for London's Young Men-Young Men (Dec.)
What Is Fact? Young Man (Dec.)

Handicraft.

George Gray Barnard. Katharine Metcalf Root-Craftsman (Dec.)
Among the Craftsman-The Craftsman (Dec.)
The Craftsman's Guild-The Craftsman (Dec.)
Practical Suggestions for Rattle Work. Richard Farrow-Garden Mag.
The Remnants of the Indian Basket. Harry H. Dunn-Saturday Eve.

Health and Hygiene.

The Doctor and the Patient. Richard Kipling-Ladies' Home Jnl.
Why Pass so Much About What I Eat. Anne Payson Call-Ladies' Home Jnl.
Suggestion. James J. Walsh, M.D., Ph.D., LL.D.-Appleton's
Federal Quarantine Laws. Edwin Macey-Political Science Quar.
The Practical Test of Thermometers. Samuel C. Pearson, Jr.-Home and Garden.
Alcohol and the Community. R. Smith Williams, M.D., LL.D.-McClure's
The Solving of the Milt Problem. Samuel Hopwood Adams-McClure's (Dec.)
Lewy Atoms Cured. H. W. Hinkley-Tech. World.
The Battle Line Against Consumption-World's Work (Dec.)

House, Garden and Farm.

English Estates with Hardy Coddens. Wilhelm Miller-Garden Mag.

Growing Beans in Florida. C. R. Rose-Garden Mag.
Epiphytes in Five Weeks. Thomas W. Letcher-Garden Mag.
Vases with Attractive Berries. Alfred Bahler-Garden Mag.
Declaration Terms. Bass Sachs-Sat. Evening Post (Nov. 28)
If You Intend to Build a Bungalow-Ladies' Home Journal.
The Bungalow. Pleasant Farmer. Barones Grey-Windor (Dec.)
Warning the Bees in Winter. E. Stanley Milton-Westward Ho
The Apple King of America. F. D. Coburn-Saturday Eve.
How Price-Winding Fools are Grounded for the Show. W. C. Deane-Saturday Eve.
Making Over as Old House. Arthur W. Rogers-Saturday Eve.
What England Can Teach us About Landscape Gardening. Wilhelm Miller-Contemporary Life in America.
How a Family Lived on 111¢ a year, and a Farm-Country Life in Am.

Immigration and Emigration.

The Love of America. Lucy Scott-Brown (Dec.)
New England's Method of Assimilating the Alien. Day Allen Wiley-Putnam's Monthly.

Investments, Speculation, Finance.

Foreign Bonds as Investments-Saturday Evening Post (Dec. 8)
Policy Controversy-Saturday Review (Nov. 28)
How Wall Street Advertises Its Wares. Frank Fayant-Book-Keeper (Dec.)
Midnight State Bank Examination. James L. Van Keuren-Book-Keeper (Dec.)
The German Imperial Finances. Louis Ribbet, M.D.-Fortnightly.
Indian and Colonial Investments-Empire Re-view (Dec.)
Money Talk-Seed Merchants and Moneylenders. Sir Richard Fitzgerald-Pearson's (Am.)
The Power of Gold. Byron W. Holt-Moody's Mag. (Dec.)
Cobalt's Magic. Alexander Gray-Moody's (Dec.)
Deposit System in a Savings Bank. J. M. Cobb-System.
Getting Insurance Prospects in Line. A. L. McRae-System.
When Can You Pay the Investor-World's Work (Dec.)
Two "Deaths" for Life Insurance Policy Holders-World's Work (Dec.)
How Men get Rich and the Right Way of Wealth. Andrew Carnegie-World's Work.
How Europe Invests Its Savings-Sat. Evening Post (Dec. 10).

Labor Problems.

Two Preliminaries to Labor Co-Partnership-Spectator (Dec. 8)
Social Transformation in China-Contemporary Review (Dec.)

Another Trade Union Surprise—Saturday Review (Dec. 5).
The Growing Menace of Socialism, Charles Edward Hamel—Broadway.
Unemployment at Home and Abroad, J. Kille Barrow—Farcically Review (Dec.).
The Superannuated Man, Burton J. Hendrick—McClure's (Dec.).
What Organized Labor Wants—Van Norden Mag. (Dec.).
How Strikers are Settled in New Zealand Over L. Triggs—Outlook (Dec. 12).

Life Stories and Character Sketches.

Past Wilkes, Katharine Eliza Chapman—The Craftsman (Dec.).
Who's Who and Why—Saturday Evening Post (Dec. 5).
A Budget of Memories, Sir George Otto Trevelyan—Outlook (Dec.).
Milton as a Young Man, A. R. Dipple—Young Man (Dec.).

Miscellaneous.

Realistic Stories—Realities of Japanese Rural Life, Sakakibara Saito—Spectator (Dec.).
Butter for the New Year, Thomas J. Stead—Garden Mag.
A Sharp Border of the South, N. C. Wyeth—McClure's (Dec.).
"My Haps With us Tonight," Samuel C. Rhyne—Saturday Evening Post (Dec. 5).
The Pedigree Hunters, F. L. Benson—Saturday Evening Post (Dec. 5).
Oil a Spinning Wheel and a Wife, J. E. Yarnall, M.P.—Living Age (Dec. 5).
Heart of Fire—Living Age (Dec. 5).
Mangroves, Florence Augustine—Smith's.
The Key to World Control, John R. Winchell—Metropolitan.
The New Value of Christmas, Hamilton Wright Mahler—Circle (Dec.).
Fruits of Reason and Flower of Soul, Samuel Rhyne—Sat. Evening Post (Nov. 28).
Men and Moments—Spectator (Nov. 28).
Good Manners and Good Form, Mrs. Burton Kingsland—Ladies' Home Jnl.
The "Shipwreck" and His Work, A. W. Baker—Appleton's.
California Farmhands, Frances Albert Daugherty—Familiar's.
Bred Men in His Honor, N. W. Boynton—Familiar's.
The Forest Service of the United States, Day Allen Wiley—Book-Keeper (Dec.).
The Story of the American Indian, Emerson Hugh Broadway.
Brute, Terribility and Melodrama—Hampton's Broadway.
Personalities—Hampton's Broadway.
Reiths, Wrights and Maunders, F. Stanley Reed—Familiar's (Dec.).
Typtail Knobs, Edgar W. Dymoe—Westward Ho.
The Country Clubs of Southern California, Day Allen Wiley—House and Garden.
A Model Restaurant in Berlin, William Mayner—House and Garden.

The Passing Hour—Smith's.
Funny Fishing of the Spanish Coast, Charles E. Kildred, R.N.—English Illustrated (Dec.).
Caucasian Hands at Bridge, W. Nelson—Garden (Dec.).
Reminiscences of Mr. Sherlock Holmes, Arthur Conan Doyle—Strand (Dec.).
Out With the Rooted Land Rovers, Bailey Millard—Parson's (Jan.).
Treasures of the Sea, Day Allen Wiley—Van Norden Mag. (Dec.).
The Decline of the Conversationist, Horace Wyndham—The Tatler (Dec. 2).
The Problem of Living, Lillian Bell—Lippincott's.
The Difficult Art of Giving, John D. Rockefeller—World's Work.
Prodigies of Genius, Lyndon Orr—Mansie's (Dec.).
Scott's Thistles of the Sea, Arthur Stanley Riggs—Navy Mag. (Dec.).
The Menace of the General Highway, Donald W. Wilkie—Red Book.

Municipal and Local Governments.

A Special Tax on Land—Spectator (Nov. 28).
The London County Council and Municipal Reformers, Hon. William Peel—Empire Review (Dec. 1).
The City House Cleaning, Robert Sloan—Van Norden's (Dec.).
The Capitalist City Government in the History of the World—World's Work (Dec.).

Nature and Outdoor Life.

Forest Fires, Forbes Lindsay—The Craftsman.
The Lake Struggle of the Columbia River Salmon, R. R. Howard—Panda Muhl.
Tropical Island, Woods and River, Marston Wilson—Familiar's.
Where the Caribbe Live, M. A. Hays—Familiar's Magazine.
Winter Sports in Southern Resorts, Day Allen Wiley—Travel Mag.
The Tree Life of Winter, Charles G. D. Roberts—Window (Dec.).
The Gardens of the Medinas, Charles Frederick Holder—House and Garden.
The Painting of the Cheviot Tree, William A. Merrill—Suburban Life.
Feeding the Deer in Windsor Park, T. H. Wilson—English Illustrated (Dec.).
Winter Camping in the Adirondacks, Raymond S. Spencer—Country Life in America.

Political and Commercial.

The Problem of the Near East, Calhoun—Living Age (Dec. 5).
The Compromise Bill—Saturday Review (Nov. 28).
Mr. Bille's Land Bill—Saturday Review (Nov. 28).
Liberal Disposition—Sat. Rev. (Nov. 28).
The Emperor's Two Values—Spectator (Nov. 28).
The New Irish Land Bill—Spectator (Nov. 28).
A Suffragette in the Making, A. R. W. Jones—The Government and the Lobby—Spectator (Dec. 5).
The Law and Liberty—Spectator (Dec. 5).

The Commercial Prospects of the Panama Canal, G. A. Ballou—Con. Review (Dec.).
Popular Legislation in the United States—Pol. Science Mag. (Dec.).
The Lords Reforming Themselves—Sat. Review (Dec. 5).
Japan and America—Saturday Review (Dec. 5).
The Feiler of the "Clean Ship" Towards Germany, Archibald Hodge—Post, Rev. (Dec.).
The Power Behind the Austrian Throne, Edith Salter—Fortnightly Review (Dec.).
Vital Problems of Canada, Brian Thompson—Westward Ho.
My Experiences with and Views upon the Tariff, Andrew Carnegie—Conver. (Dec.).
The Causes of Russia's Defeat by Japan, General Kuroki—McClure's (Dec.).
Some Reflections on a Tariff, Sir Charles Wake—Emp. Rev. (Dec.).
The Administration of India, Leites Red—Spectator Review (Dec.).
Hanks Across to China, Emil S. Fischer—Van Norden Mag. (Dec.).
American Opportunity in Siberia—Van Norden Mag. (Dec.).
The Post Office and Tariff—Outlook (Dec. 12).
The English Liners Bill—Outlook (Dec. 12).
The President on Industrial Democracy—Outlook (Dec. 12).
Our Revolutionary Opportunities on the Orient, Jesse E. Burke—World's Work (Dec.).
Ways and Means of Consular Service in the East, E. Alexander Power—Nat. Era. Post (Dec. 15).

Railroad and Transportation.

Relation of the Railroads to the Trans-Mississippi Territory, J. C. Stubbs—Spectator (Dec.).
What Will the Alaskan Mean? Albert White Vassar—Spectator (Dec.).
The Automobile for the Average Man, Herbert Fowler—Spectator (Dec.).
The Automobile Up-to-date, Harry Wilkin Ferry—Suburban Life.
The Nationalization of Railroads, C. S. Veley Brown—Conver. Mag.
For Frictionless Air, J. Edwin Murray—Canada's Mag. (Dec.).
Recent Harbor Developments, Bysses Cunningham—Canada's (Dec.).
The Truth About the Automobile, C. O. Morris—Country Life in Am.
The Southern Railway, John Moody—Moody's Mag. (Dec.).
Why Railway Rates are Too Low, Charles F. Spear—Moody's (Dec.).
A Waterfall to Head Mountain Trails—World's Work (Dec.).

Religion.

Future Prospects of Japanese Christianity, Kikuchi Motoko—Living Age (Dec. 5).
The Salvation of Christianity, Rev. Charles K. Allen, D.D.—Appleton's.
Slaying of Christ—Spectator (Nov. 28).
The Bar of Judgment, Albert Alexander McCall—Pacific.
The Vatican and the Press, Greenville—Contemporary Review (Dec.).

Schizothetic Science and Religion, Emma Maria Callard—Contemporary Review (Dec.).
When the Village Preacher Becomes a Social Force, Rev. James H. Keeling, Jr.—Suburban Life.
The Local Council of Churches—Outlook (Dec. 12).
Young Men and the Church—Young Men (Dec.).
The Catholic Hierarchy and Politics—Atlantic's Jeffersonian (Dec.).
The Sunday School Around the World, Edgar Allan Forbes—World's Work (Dec.).

Sports and Pastimes.

Game Birds of the Pacific, H. T. Payne—Spectator (Dec.).
Hawking, Shooting and Rural Prosperity—Spectator (Nov. 28).
Our Billings-Pollers Smile, Gloucester Davis—Spectator (Dec.).
Revised-Breaking Automobile Races and Their Achievements, Minns Irving—Pittman's.
Motoring in the Alps, Charles L. Preston—Pittman's (Dec.).
Hacking the Yoke on the Borders of Tibet, J. W. Brooks, F.R.G.S.—Indramita (Dec.).
Field Trials of Sporting Dogs—Indramita (Dec.).
The New Sport of Air Sailing—Country Life in America.
Angling in the Crater, Charles Frederick Holder—Metropolitan.
What the Wall-park Hints, H. A. Blair—Metropolitan.
Scene Observations on Tiger Hunting, Capt. Francis Thatcher—Recreation.
Hunting Trout with the Camera, Harry H. Dean—Tech. World.
The Most Profitable of Winter Sports, Herbert H. D. Perce—Mansie's (Dec.).

Science and Invention.

Oddities and Novelties of Everyday Science—Sat. Evening Post (Nov. 28).
The Imperial College of Science and Technology, Dr. Henry T. Bovey, F.R.S.—Empire Review (Dec.).
The Machinery of Monkeys, Rupert Hughes—Parson's (Jan.).
Fighting a Patent Fire, Henry Jay Case—Van Norden Mag. (Dec.).
Paper Not from Polywood, H. S. Tiger—Van Norden Mag. (Dec.).
Little Talks on Big Subjects, Geo. W. Plummer—Van Norden Mag. (Dec.).
To Measure the Heat of a Star, Rose Schuch-Tech. World.

The Stage.

The Flourish and His Flours, Brandy Matthews—Scribner's.
The Use of English in Singing, Frances Rogers—Scribner's.
What Happens at Rehearsals, Channing Pollock—Saturday Evening Post (Dec. 5).
The Builders of Romantic Opera, Rupert Hughes—Smith's.
Sixty Years on the Stage, Benson Thompson—Circle (Dec.).

What It Really Means to be an Actress *Annie Russell-Ladies' Home Jnl*
 Aspects of the New York Stage *William Winter-Pacific Moby.*
 Stage Celebrates K. G. Matthews-Liter
 A Comedy of the Sabbath *Max Beerholm-Sat. Review (Dec. 5)*
 The Need for an Endowed Theatre in London *Ed. J. Haskin-Fortnightly Review (Dec.)*
 Modern German Music *Madame Woodford-Liter-Woman's Home Comp.*
 Theatrical Art Studies-Smith's
 Scenery in the Drama *Thomas Brier-Van N. J. Mag. (Dec.)*
 Christmas in the Physicians-Tatler (Dec. 5)
 The Rise of the American Prince Dames *Elizabeth Longman-Money (Dec.)*

Travel and Description.

England and the English from an American Point of View-Scribner's
 In the New Forest *St. Charles Darling-Cora Hill (Dec.)*
 Two Weeks on the China Sea *Berton Holmes-Ladies' Home Jnl.*
 The Romance of Old Cariboo *Kate Simpson Harper-Pacific Moby.*
 The Land of the Buffalo and Gasp-Liter
 The Heritage of Panama *Hugh C. Wier-Pat. Sun's Moby.*
 The Romance of the Amazon River *Sir Martin Gwynne-Travel Mag.*
 A Return to the Tropics *George C. Doan-Travel Mag.*
 Down the Oklawaha *F. C. Bryant-Travel Mag.*
 The Spirit of the West *Blanche E. Holt-New York-Westward Ho.*

The Te-Horow of New England *Curtis Guild-Scribner's Life.*
 The City of the Empress *Robert Harris-Schaffner-Century (Dec.)*
 The Isle of Wight on Water *George Cecil-Wing-Illustrated.*
 Redefining Newman's Land *Albert Magdon-Pulse-Peerson's (Dec.)*
 The Absolute End of the World *Emerson Hough-Economist.*

Women and the Home.

Practical Talks to Women *Elmer S. Moody-Shortland-Winter (Dec.)*
 A Plan to the American Woman *Helen Keller-Ladies' Home Jnl.*
 Ideas of a Farm Country Woman-Ladies' Home Jnl.
 The Girl Who Makes Her Own Clothes *Ides Kegan-Ladies' Home Jnl.*
 The Bidding Girl *G. Stanley Hall-Appleton's*
 The Incomprehensible American Woman *Mary Weston Vorse-Appleton's*
 The Empire of Women *Valerie Vestis-Westward Ho.*
 Well Made Furniture, with Working Designs *John D. Adams-Woman's Home Comp.*
 Trained and Untrained Nurses *Anna Richardson-Woman's Home Comp.*
 Good Recipes for Home Dinning-Woman's Home Comp.
 Seventy Detail in a French Apartment House *Rayne Chiffon-Blossom and Garden.*
 Arranging Cut Flowers Artistically *William S. Rice-Blossom and Garden.*
 Artistic and Suitable Window Draperies *Richard Morris-Scribner's Life.*
 Inexpensive Schoolships for Women *Louise McDaniel, M.A.-Empire Review (Dec.)*

The Safe Road.

The momentous question of safety in railroad travel is occupying the attention, time and research of many scientists, eminent writers and practical railway men to-day.

We quote from Mr. Laurence Landon, in an exhaustive article on "Railway Practice and Conditions."

"In the early days of railroading, the principal idea of a locomotive was an iron horse to take the place of the animals which had

"Yet in all these improvements, little attention has been paid to safety; definite on the largest percentage of railway mileage. The air brake is the shining exception, for it has made possible the hauling of a heavier and longer train, at the highest speed, because of its ability to stop the train in the shortest possible distance."

"It has been said that 'the air brake ranks next to the Press and the Locomotive amongst those factors to which material developments of the present day are primarily due.'"

"Much attention has been given, and millions of dollars spent, that the traveler may enjoy comfort and speed, but the item of safety has been disregarded. The roadway and rolling stock have been carried to the highest point of perfection, but still an about 97 per cent. of the mileage of America the roads are absolutely without safety appliances which guard against human error, and upon only a ridiculously small section of this enormous mileage is there anything in the way of a safety device which will act independently of human fallibility."

"This is the next line of improvement which the railroads are bound to consider, i. e., fuller protection of life and property."

"The only safe system of protection according to the opinions of all railroad experts, is one that is automatic and mechanical."

"It is to the credit of the second business sense of the able men who have made possible, and have developed to its present high state of perfection, the enormous railroad enterprise of to-day that the most progressive of these great corporations are constantly searching for this safety device."

"And to the road which first adopts a reliable, reliable and automatic protective appliance, aside from the purely humanitarian feature of saving human lives, will come the financial reward in the way of lessened dividends from the lack of traffic which will accrue from its being in fact, as well as in name, The Safe Road."

This condition the Price system for Automatic Stopping and Controlling of Trains absolutely fulfils. When it is installed on the railroads of the country, railway accidents will be reduced to an inappreciable minimum because the preventable accidents will be surely eliminated, and there will be no more casualties caused by head-on or rear-end collisions, breaks in tracks, open switches or drawbridges. Then every railroad ticket issued on the roads using the Price device, practically will be an accident insurance, for they, and they alone, can safely guarantee to transfer their patron, free from injury and fear of sudden death, to their journey's end, via the Safe Road.



Mr. H. W. Price
 of the Electrical Engineering Department of the University of Toronto, Inventor of the Price system for automatic stopping and controlling of trains.

been used as a means of transportation for a couple of thousand years, and apply it to the hauling of coaches, patterned after the horse-drawn vehicle then in use.

"In its inception, everything was naturally primitive. Crude engines—unprotected coaches—unsatisfactory timetables, were the rule. But as railroading emerged from the experimental stage, improvement in the equipment progressed by leaps and bounds. New railways were projected and built, and existing lines were with each other to cater to the welfare and comfort of the traveling public. Better coaches—lighter—better—and convenient after convenience were supplied, until at the present day the modern limited ventilated express resembles the first passenger train only in name and the basic principles."

My Wedding

By ELLEN TERRY

From "The Story of My Life"

The day of my wedding was very cold. Like most women, I always remember what I was wearing on the important occasions of my life. On that day I wore a brown silk gown, which had been designed by Holman Hunt, and a quilted white bonnet with a sprig of orange blossom, and I was wrapped in a beautiful Indian shawl. I went away in a sealskin jacket with coral buttons and a little sealskin cap. I cried a great deal, but Mr. Watts said, "Don't cry. It makes your nose swell." The day I left home to be married, I "tubbed" all my little brothers and sisters, and washed their fair hair.

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Humor in the Magazines

"I HAD ALWAYS thought the public servants of my own city were the funniest on earth," says a New York man, "but a recent experience in Kansas City has led to a revision of that notion."

"One afternoon I dashed into a railway station of that town with just half a minute to lay my ticket and enter a train for Chicago. I dashed through the first gate, and, pointing to a certain train, asked hurriedly of the gate-man:

"Is that your train?"
"Well, I don't know," replied he, with unexpected deliberation. "May be it is, but the men have the company's name on them."—*Harper's Magazine.*

A week before the Christmas holidays a Princeton undergraduate who lived in Chicago wished to start home, thus gaining a week's vacation on the other students. He had, however, used up all the shonies from recitations which are allowed, and any more without good reason would have meant suspension. In a quandary he hit upon the solution: He telegraphed his father the following message:

"Should I come home by the B & O, or straight home?"
The answer he received read: "Come straight home."

An exhibition of the telegram to the faculty was sufficient.—*Success Magazine.*

Four-year-old Hicks wished to get into the play-room, but the gate (which had been put at the door to keep his baby brother out) was locked. She tried again and again to sneak over it, when at last her mother heard her say, "Dear God, please help me get over this gate." Just then she tripped over, and said, "Dear said: I get over myself."—*Harper's Magazine.*

Tuesday little Mary was not at all afraid of the dark, but one night, after being put to bed, she called her mother, and insisted there was some one in the closet.

"Nonsense, Mary," said her mother: "it's only imagination." The child was quiet for a little while, but presently called, in a frightened voice: "Mother, 'imagination' is in the closet again."—*Harper's Magazine.*

A lady in a Southern town was approached by her colored maid.

"Well, Jenny?" she asked, seeing that something was in the air.

"Pleese, M^{rs}. Mary, might I have the sh'oon of three weeks from Wednesday?" Then, seeing an intended look in her mistress's face, she added hastily: "I want to go to my Sassafras Sea!"

"Goodness, no," answered the lady: "Your Sassafras tansal! Why, you don't know that he's even going to die, let alone the date of his funeral. That is something we can't say of us be sure about—when we are going to die."

"Yes," said the girl doubtfully. Then, with a triumphant note in her voice: "I'm sure about him, M^{rs}. M^{rs}, 'cos he's gots' to be long!"—*Riverbend's Magazine.*

At a London dinner recently the conversation turned to the various methods of working employed by *Harvey* gossips. Among the examples cited was that of a well-known poet, who, it was said, was wont to arouse his wife about her o'clock in the morning and exclaim, "Marry, get up! I've thought of a good word!" Whereupon the poet's obedient lady would crawl out of bed and make a note of the thought of word.

About an hour later, like as not, a new inspiration would strike the bewild wife, who he would again arouse his wife, saying, "Marry, Marry, get up! I've thought of a better word!"

The company in general listened to the story with admiration, but a merry-eyed American girl remarked: "Well, if he'd been my husband I should have replied, 'Alphons, get up your self! I've thought of a bad word!'"—*Harvey's Magazine.*

Mr. Allen is one of the low white Republicans in his section of Arkansas. He has in his employ an aged negro hawker, an "Uncle Remus" who "tenders" the way had it for the Union.

A few months ago Uncle Remus applied for a pension. As Mr. Allen was riding past a field where the old man was ploughing one day last week, he was hailed in this wise:

"Masses John, I done got my papahs, an' I wanter 'knowledge dem 'fore you."

"You can't acknowledge them before me, Reuben," was the response, "you must go to Squire McCabe or some other magistrate."

"Tain't no," was Uncle Remus's indignant rejoinder. "My gal read me what was writ in dese papahs, an' it sads I must 'knowledge dem 'fore a notoriouse Republican, an' dat's what you am, kase everybody knows dat Squire McCabe am a Democrat."—*December Lippincott's.*

Further Facts Regarding the Viavi System of Treatment

From "The Cause."

THE name Viavi Cause is very significant. It means that the principle which it represents is above all things else a Cause—an obligation assumed and a work taken up for the good of humanity. It means the Cause of health and peace against disease and pain; the Cause of humanity and progress. It means that we are working for strong, healthy mothers and wives and for happy homes; it means that we are striving for the rights of coming generations and to create for the present and the future a physical basis for a higher moral standard.

Viavi has made such a success because we have used few aids in a medicinal way, and because all the help that is given to Viavi comes from mother nature herself when assisted by exercise, hygiene and diet. We do not consider Viavi so much a medicine as a food; it is essentially a vegetable food which gives to the body such strength and vitality as will enable nature to throw off the diseased condition.

It is held by the most advanced scientists of to-day that if the body be given sufficient strength, no disease can enter it. There is a constant battle for life in every cell of the human body, and it is only when the cell becomes weakened that disease enters, strengthens that cell and disease cannot enter. Viavi is merely nature's assistant, and by it the body is strengthened and hence resists disease and throws out the impurities.

The closer we are to the remedy, the nearer we hold ourselves to nature. Viavi has proved itself successful in thousands and thousands of cases. No treatment has ever been so successful.

There is nothing so overwhelming as to stand face to face with disease that remained unconquered until the Viavi

system of treatment was used, although the efforts of the most noted physicians had been previously employed. Think of the thousands of women who are now engaged in the Viavi work; they are bound together with intense purpose, putting aside personal ambition and throwing themselves into the work for the good of humanity.

During the advancement of the Viavi movement, obstacles have been encountered. Human nature is conservative, following the natural law of slowness in great evolutionary processes. We are creatures of habit. The old ways of thinking and doing have become habitual and a severe educational process is required to make us change our point of view.

We quote below from the letter of an enthusiastic worker for the great Viavi Cause. It is well worthy of perusal and should be given careful attention.

Dear Friends—It has been my intention for some time to write something that will be of value to the Viavi Cause. We have done so on the following which seems very appropriate. The following words were spoken by Sir Bala during his last campaign: "I am not yet but I am old enough to have known that the laws of God are older than the laws of man. He never gave to mankind a good without giving to them a means of acquiring it. When his plan is near the completion of itself, he reveals the whole truth to his humanity, and there has always been enough to subdue the power of man. And when he made man necessary for his own existence, he put the time in the earth and watched the living springs along the hillsides. And when he allowed vegetation to cover the face of the earth he made it possible for man to exist when he gave to him a mind capable of development, he filled the universe with his wonders."

When we think over the above very carefully, we can see how easily it leads our minds along the line of good that may be gathered from the provision within our reach. Now that we have a remedy so good and efficient as Viavi has been found to be, surely the strongest praise that can be used would not be extravagant to make known its merit and value to suffering humanity. (Adv't.)

Improvements in Office Devices

The New Visible Smith Premier

A VISIBLE typewriter, known as Model 10, has just been put upon the market by the Smith Premier Typewriter Company, of Syracuse, New York. This machine has two series of ball bearing type bars, which are drop forged, being a single row, 4-inch balls, with adjusting facilities. The wearing surfaces and bearing balls are of soft steel material and hardware that the manufacturers claim these parts to be absolutely indestructible.

The machine presents a column finder and paragrapher, a device which permits the selection of any one of several columns by simply pressing a key on the keyboard, and in following envelopes, manuscript corresponders, tabulating or doing work in columns.

The carriage travels on ball bearings. It is a grid-driven carriage, without straps or



Model 10 Smith Premier Typewriter

bands. These carriages are interchangeable and as several letters are made, it is possible for users requiring machines of varying capacities to produce their work on one machine.

The ribbon is attached to its spools by means of spring clamps requiring neither pins nor tapes. The movement of the ribbon is reversed automatically; bi-chrome ribbons may be used and the color change is controlled by a single key on the keyboard.

There is a universal line space in connection with a variable line spacer, making it possible to write on ruled paper special forms or at any point on the paper.

The machine is provided with a device so that by a single operation the ribbon mechanism is brought to rest, eliminating the necessity of displacing or removing the ribbon by hand.

Machines may be supplied with a dromedary tabulator which operates in connection with

the column finder. The tabulator keys form the top row of the keyboard. There is provided a carriage controller which records the movement of the carriage when column finder or tabulator are used and which eliminates shock when the carriage makes long runs down the printing zone.

Japanese Typewriter.

That the Japanese women are quick to follow the example of their American sisters is well known by all. In operating the typewriter they cannot be excelled, and a Japanese typewriter one of the most complete recent outputs. The Japanese language has no alphabet as the word is understood by western people. It is expressed by visible signs and is commonly written interlarded with Chinese ideographs or "read pictures." The new Japanese handwriting copies every syllable of the Japanese language, as well as the katakana ideographs, representing numbers, weights, measures, quantities, etc.

The Japanese language is written from right to left—not from left to right. It is also written in perpendicular instead of horizontal lines—a complete reversal in all respects of our own methods of writing.

New Counting Machine

A Swedish inventor has designed an apparatus for counting money and sorting the pieces into specified quantities. In the first place, money of various denominations is put into the machine and separated according to value, three being sent into various tubes. When in the tubes the coins can be taken out at its rate of 10, 20 or 30 pieces, at the will of the operator. The apparatus is capable of separating, counting and dividing into the lots before mentioned 12,000 pieces an hour. One machine under one operator is able to accomplish in one day as much counting as could be done in fifty most experienced bank clerks.

Folding Machines

The Universal folding machine, with its many unique features, does in two months what formerly took one year's time.

The revolving mechanical feed roll, with its unique oscillating movement, is capable of handling anything from the thinnest sheet to a

heavy cover stock, is all sizes from 8x5 to 16x 18, running at a speed of 4,000 to 5,000 per hour.

The machine consists of one main frame, containing the mechanical feeding device, driving shaft, and paper-holding mechanism, and three simple interchangeable attachments, which can be placed or displaced in a moment's time without tools.

The feeding device in its operation describes movements entirely new in mechanism, and is covered by a basic patent. On its largely hinges the economy of the machine, because a mechanical feeding device must be competent to handle the various grades of paper under all atmospheric conditions. On its provision all subsequent folds are made, since each folding operation is timed by the position of simple fixed cams.

The sheet, after being picked up by the automatic feeding device, is carried through the machine for the various folding operations by direct contact feeds in the form of metal rollers. This entirely eliminates the use of gravity, or tapes or belts, in conveying the sheet. Once picked up by the oscillating rubber roller, the sheet must go through the machine on time.

After the machine has been set to make the required fold or folds, from 1,200 to 2,000 sheets are placed in the paper-holding magazine, and the current turned on. No further attention is required, except, from time to time, to supply it with additional sheets and remove the folded work.

As many as twenty-seven different characters of fold can be made, which covers almost every conceivable commercial fold in use, even including bookbinder's tips, the square or horizontal fold, and folded forms for the outside envelope.

For getting out statements, where the outside envelope is used, this machine becomes a very important factor in any business office. It will facilitate the quick handling of daily correspondence, since it will accurately fold several hundred letters in a few moments. It most hastens the handling of the daily correspondence comes at the end of the business day, and speed in handling is a prime necessity.

The machine is essentially an office folding machine, covering about the same space as a typewriter. It is capable of handling not only daily correspondence, but circular letters, post-cards, form letters—in fact, everything that is necessary to be folded and sent through the

mail. Its value can be determined in exactly the same way as the value of a writing machine, an adding machine, or any of the more important labor-saving office devices.

In a great many offices it is the common practice, when in a hurry to get out matter which must be folded, to put the entire office force to work on it. In many businesses salaried employees drawing from \$25 to \$25 a week are thus engaged in doing work which they



Universal Folding Machine

most accurately do with awkwardness and very little speed, and at an enormous cost. In eliminating this one condition, an office equipped with the Universal folding machine would save enough in one year to more than cover the cost of the machine. It runs by a small electric motor attached to an ordinary electric light socket.

The agency for Canada has recently been placed with the Wood, Green Sales Company.

Classified Advertising Pays

There is no doubt of this fact in the minds of people who have tried it in a reliable medium. The very fact of classification is of great help in bringing results because buyers know what they want and under what head to look for it. Classified condensed advertising in the **BUSY MAN'S MAGAZINE** pays because of its large and specialized circulation. A condensed advertisement—any advertisement—in the **BUSY MAN'S MAGAZINE** goes farther and stays longer than it would if placed in any other Canadian publication.

Suppose You Want

a position, the **BUSY MAN'S MAGAZINE** reaches most of your possible employers. Suppose you have a vacancy to fill in your office, the **BUSY MAN'S MAGAZINE** reaches the best class of office men and women. If you have something to sell or exchange, a classified advertisement is a sure and economical way of telling the readers of Canada all about it. The cost is

Four Cents a Word.

Thus for the sum of two dollars you can tell your message in fifty words under a classified head to all the readers of **BUSY MAN'S MAGAZINE** in Canada, the United States, Great Britain and Continental Europe.



Knitted Neck Wrap

Men's Knitted Deer Coat

JAEGER Pure Wool WEAR

APPROPRIATE HOLIDAY GIFTS FOR LADIES AND GENTLEMEN

With the various snow-sports at hand the articles enumerated below will be most acceptable:

FOR GENTLEMEN

Men's Knitted Deer Coat, in white, grey, crimson, and Loose Heart shades, \$5.50 and \$6.50	
Golf Jackets, from	5.00
Deerling Gowns, from	10.00
Knitted Neck Wraps, in shirt	1.00
Flannel Cardigans, from	10.50
Cost Sweaters, great variety, from	5.00
Ordinary Sweaters, from	2.00
Stolen Cap, in flannel wool, just the cap for snow-sports	1.00

FOR LADIES

Knitted Norfolk, white, navy, crimson, in the newest styles, from	\$5.00
Golf Coats, in plain colors and two-tone effects, from	8.00
Jaeger Knitted Motor Scarf, very fine, pure wool, 45 inches long, from	1.00
Knitted Neck Wrap	1.00

Write for Illustrated Catalogue

Dr. Jaeger's Co., Ltd.

315 St. Catherine St. W., Montreal
10 Adelaide St. W., Toronto
Saul Block, Portage Ave., Winnipeg

The Fountain Pen Industry in Canada

The starting of the large Waterman's Ideal plant in St. Lambert marks the growth and development in Canada, of an industry which is of personal interest to us all. Of all the arts and inventions with which man has enriched the world none has proved as serviceable as the art of writing. A visit to the new Waterman plant is convincing of the undertaking of this firm to so prepare its output as to make it of such a degree of fitness as to equal perfection, and afford a most perfect and complete pocket writing instrument. Thus, the art of writing, in the present age, has become indispensable without the many inconveniences of the past. It is known that the enormous capacity of the new Waterman factory, as described hereinafter, is so arranged that the increasing demands of the public, through the trade of Canada, may be always promptly supplied. An idea of the necessary precautions to insure this is conveyed through the output of this firm's United States factory, which, in 1928, was called upon to supply, for the year, Waterman's Ideal to the enormous extent of \$2,500,000 in value.

The new Canadian factory is a three-story and basement building, 80,000 feet, with approximately 20,000 square feet of floor space, constructed entirely of reinforced concrete; it is absolutely fireproof throughout, and so built that there is practically no vibration whatever from the action of the machinery. All modern appliances have been installed. The ceilings are built in the vestibules is exceptionally well regulated, and even the most remote corners acquire more other than the natural light, while the construction and arrangement of the building permits during the working day.

The power is electricity, generated by the plant and conducted from a motor-house. The street company is 100 horse-power for immediate use, although an additional 150 horse-power is provided for. The bellows are fitted with the modern Parsons's Improved Blower System. The engine is one of the latest and best types, and the exhaust steam from the engine leaves the entire building. The premises are of the 60 kilowatt type, alternating current, and the connecting motors used throughout are the alternating current type.

A trip through the building is convincing of the enormous preparation necessary to the starting of this plant, which commenced operations on December 1st with a small force of skilled employees, although it is estimated that the capacity of the working force of the complete plant is in excess of 400 employees. The first pen manufactured in the new factory is planned to be presented to the Premier, Sir Wilfrid Laurier. The planning and installation of the complete equipment and starting of the new Waterman plant is under the direct man-

agement of William I. Perin, Vice-president of the Company, John Soller being the Superintendent in charge of the works.

On the first floor of the building is the office of the Superintendent of Manufacture, in addition to the Rubber Department, with a capacity for 125 employees. In this department is received the finest grade of Para rubber, from the South American forests, where it is selected by Waterman representatives. The conversion of the crude rubber into the four single parts of a finished pen requires 120 careful operations, most all of which are executed on modern machinery of special type.

On the second floor is the Smelting Room, where the gold metal is melted and placed in a crucible, which stands over a furnace that heats it to a temperature of 1,500 deg. Fahrenheit. Here is added an alloy of silver and copper, bringing the gold down to 12 kt., the correct standard of fineness required for writing purposes. Ingots are then formed of a size about one inch in thickness. These are then passed to the Gold Pen Manufacturing Department on the same floor, which has a capacity for 100 workmen. The production of Gold Pens requires well skilled help, most of whom it will be found have devoted a lifetime to this art. Each gold pen passes through about thirty operations, and is finally inspected, and, in this case department, tipped with iridium, which renders the pen point stronger and more durable than any other metal ever mined. It is said that in this department are made gold pens of such a large variety of sizes and styles that the exact requirements of every style of handwriting can be fulfilled.

On the third floor are departments for the assembling of the parts; the chasing or engraving of the rubber holders, and the mounting with gold and silver. The working capacity of this floor, in these departments, is 100 employees, and each of the operations, or handlings, through which the pen here passes, is as thorough and careful as those of the formative departments. The five parts, when carefully assembled to fit in an individual fashion of finish, are submitted to trained inspectors in the use of the pen-to test the quality of workmanship submitted to them. The pens being leaving this department receive the trade mark of the manufacturers, which is the permanent guarantee, and has built the enviable reputation extended for many years with Waterman's Ideal Fountain Pen.

The Canadian Headquarters of the manufacturers are located at No. 130 St. James Street, Montreal, with a large and active selling force under the management of the Secretary of the company, E. J. Koster.

Ingersoll Cream Cheese

SOLD ONLY IN REPUTED FOUNTAIN AND HALF-POUND BLOCKS

"Spreads Like Butter"

Sold by
All
Grocers



Manufactured by

The Ingersoll Packing Company, Limited

Ingersoll

Ontario

Canada

Henry Van Dyke



In that superb book of his, "Days Off," is particularly happy in describing a cozy seat in a well-fitted camp. He gives us very vivid pictures of that good old English seat - "Bacon." He says, "Do you remember what Charles Lamb says about meat pig? Now, he falls into an ecstasy of fondness, spelling the very name with small capitals, huffing it in sentences Latin as promptly as possible! There is some truth in his compliments, no doubt; but they are wasteful, expensive, imprudent. For if all this praise is to be heaped on plain, fresh, lean, roasting, meat, what adjectives shall we find to do justice to that riper, richer, more subtle and satisfying roast, broiled bacon?" On roast pig a man cannot work; when he cannot sleep, if he have parakeet of it immediately. But bacon brings to us recreation in safety! It strengthens the arm while it satisfies the palate. Crisp, juicy, aromatic, deliciously salt as the breeze that blows from the sea, it fairly purges as the blue smoke of lacquer wafted from a clean wood-fire; aromatic, appetizing, nourishing, a stimulant in the highest which it appears, 'tis the natural food and conservation of the mild little pig, spared by the foregoer for a soldier here than juvenile squander, and brought by art and man's device to a perfection surpassing nature." These of us who have been to the woods will appreciate what he says but one can enjoy the luxury he describes right at home by buying "Bour Bonnet" English Breakfast Bacon, cured and sold for over fifty years by F. W. Farnham Co., Ltd., at Harrogate, Ontario.

When writing advertisements kindly mention Busy Man's Magazine.



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Wykeham Hall, College Street, Toronto
A CHURCH RESIDENTIAL AND DAY SCHOOL
FOR GIRLS

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FULL MATRICULATION COURSE, also MUSIC,
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A residential and day school for girls. Complete equipment for University matriculation with highest honors. Music, Physical Education, Domestic Science, Painting, and Arts and Crafts. Large staff of Teachers—Graduates of Canadian and English Universities. For Bulletin and Record of the school, write "The Director."

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Magnificent and Healthy Situation
Modern and Fireproof Buildings
Extensive Play Grounds, Large
Gymnasium, Boating Dock, etc.

Boys are prepared for the Universities, Royal Military College and Business.

Special attention given to the younger boys.

Headmaster, REV. OSWALD RIDGEY, M.A.
Caledonia, E. & D. are run by a large staff of Graduates of Canadian and English Universities.

NOT TERM BEGINS MONDAY, JANUARY 11th

For Calendar and all information apply to the Headmaster.

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BUSINESS COLLEGE

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is absolutely essential to the young man and woman who want to succeed in life. It is the only way to get a good education at a very reasonable cost. All schools are not alike—some are good, some are not. We claim that our school is the best in Canada. We have a large staff of experienced teachers and a modern building. We have a large library and a gymnasium. We have a large playground and a boating dock. We have a large staff of graduates of Canadian and English Universities.

Write for particulars.

Canada Business College

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HAMILTON

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Private Tuition in England

A RECTOR of an English country parish, having two or three spare rooms, will give private tuition to one or two English or French Canadian boys of about 9 to 12 years of age. He has had extensive experience as a tutor. This is an excellent opportunity for parents who wish to give their boys the advantage of a strictly private yet thorough education amid the healthy and beautiful surroundings of rural England. Terms—One hundred pounds a year. Copies of references may be secured from the Busy Man's Magazine.

Address all replies to "RECTOR"

1/4 BUSY MAN'S MAGAZINE
10 Front Street East, Toronto

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A modern medical institution, situated in the heart of the city (High Park). Established in 1880. Over the years, it has become a leading center for the treatment of various diseases. The building is large and comfortable, with a large staff of experienced doctors and nurses. The grounds are beautiful and healthy. The cost of treatment is reasonable. Write for particulars.

No Spluttering

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Canadians in the Mediterranean

I am open for
negotiations to
take tourists to
any part of
Spain, Portugal
and Morocco.
The rough
landscapes with
all the sights, have
taken some
Canadians to
this exciting
part of the world.
Once experienced
tourists return
again and again.
I am open for
negotiations to
take tourists to
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Spain, Portugal
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Entrance to Gibraltar,
the King of the Spanish Empire.

JOSEPH BUZAGLO, Family Carrier, Gibraltar

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Hotel St. Francis

(Late the Oriental)

Yates and Government Streets

VICTORIA, B.C.

Most Central Location in
City.

Remodelled and Refitted Throughout
Everything First Class

Entire Change of Ownership
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American Tourist Patronage Solicited

J. E. MUSGRAVE, Prop.

Chase & Sanborn's

HIGH GRADE COFFEE

A Welcome Sight.

Made of

Chase & Sanborn's
High Grade Coffee

there is no cup so clear and fragrant.
The aroma pleases the most fastid-
ious drinker of coffee.



The Ancestral Eye

The Ideal SIGHT Restorer

helps restore to a nearly normal way to strengthen the eyes and
relieve the natural strain. Its action is in the nature of a gentle
massage which stimulates the movement of the blood to the
lenses—that is all that is needed to restore the eyes.

But it does more. It enables the eye gradually to see every
object in its perfect shape, converting nearsighted, farsighted and all eye
conditions.

It is absolutely safe—it does not cause a strain or contact with any-
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Use it 15 Days
at Our Expense

To prove our faith in its efficiency we will be glad to send it to you
free for a 15-day trial. At the end of that time you are willing
to just write us, return it to us and we come to no charge.

We return to you your eyes just as they are and in any case these selected
money. It costs you nothing to try.
We have prepared an illustrated Treatise on the Eyes which we
will send free on application. It contains much valuable detailed
information on the eyes in general. We suggest that you write for it.
It will be sent to you free.

If you want to make a valuable and useful Christmas present,
there is nothing better than The Ideal Sight Restorer.

The Ideal Company

Dept. M, 321 Fifth Avenue,

NEW YORK

OPPORTUNITIES

THE vigorous development of the Canadian
Northern Railway—now the second largest
Railway system in Canada—has thrown open

immense new fields of activity to the business man and
agriculturist. New enterprises have been made prac-
ticable in the six leading provinces, Ontario, Quebec,
Nova Scotia, Manitoba, Alberta and Saskatchewan. Hundreds of new towns
have been established—all prosperous and progressive communities—where
opportunities wait for the enterprising. The story of the new birth of
Canada as a first-class commercial power in the world generally, and
especially in North America, is well set forth in the interesting publication—

A MILE A DAY FOR TWELVE YEARS

Write for a copy of this book to the Department of Publicity and Industries,
Canadian Northern Building, Toronto.



When writing advertisers kindly mention Busy Man's Magazine.

You cannot work if Poor in Health!

BAD health is the cause of many more business failures than it is credited with in commercial statistics. No man or woman, however great his or her business ability or professional talent, can work to full capacity if the general state of health is poor. Health, continuous health, is almost entirely dependent upon the amount of Oxygen in your body. Supply the oxygen and health returns. Thus, if you are afflicted with bad health,



Hercules Saache.

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OXYDONOR

WILL CURE YOU

It will vitalize your body and cause every organ in it to perform its natural functions—and *entirely without the use of drugs*. It will effect a cure in from one to eight hours if properly applied during the earlier stages of a disease. That is because OXYDONOR embodies only the operation of purely natural laws.

Mr. M. Atkinson, Waas station, N.B., writes: "I am convinced OXYDONOR is the greatest invention of medical skill. The two that work to Chipman, N.B., did noble service, and the one I am sending you for repairs came into my possession, and money would not nor could not buy it from me if I could not replace it."

ARE YOU SKEPTICAL? At your request we will furnish you with indisputable proof that OXYDONOR does all that we claim for it. **SEND FOR FREE BOOKLET.**

Dr. Sanche & Co., 364 Catherine Street West, Montreal

YOU CAN'T BE ENTIRELY WELL without an occasional INTERNAL BATH

Everyone Ought to Read This

New York, July 26, 1902.

Dr. Chas. A. Tyrrell, New York City.

Dear Sir: I wish to place on record what the "J. B. L. Cascade" has done for me, within the short space of one week. I had been troubled for years with extreme nervousness, insomnia, physical weakness, loss of appetite, etc., until life was a burden to me. I tried many physicians but without relief. About ten months ago a physician decided that the seat of my trouble was in the intestines, and prescribed large enemas of warm water by means of the fountain syringe and long catheter. I purchased the best catheter I could find and used it faithfully, but without results, except weakening me. About one week ago I learned of your "Cascade Treatment," and at once procured it. And now, the change in my feelings! My nervousness has gone. I sleep like an infant, and wake thoroughly refreshed and feel like a new being. After one week's use of the "Cascade" I am firmly assured that I have found the Omega to all my troubles.

Thanking you for the benefit I have received and for the happiness of feeling well, I am most gratefully and sincerely yours and the "J. B. L. Cascade's" friend,

MRS. H. DAVIS.

219 West 34th Street, New York City.

THERE is just one and only one effective Internal Bath which has been before the public for years—which operates in such a way as to leave no ill-effect whatever after using—which is so near Nature's own way that it does not force but assists her—that one is the

J. B. L. CASCADE

Thousands are using it with great results and corresponding enthusiasm. Some of their experiences, and most interesting information on the Internal Bath, its purpose, its reason and its results, are contained in a little book called "The What, The Why, The Way," which will be sent you free on request. We suggest that you write for it now, while it is on your mind.

Tyrrell Hygienic Institute

DEPT. 200

321 Fifth Avenue

New York